

MOUNTAIN LIFE & WORK

COOPERATIVES

ANNUAL CONFERENCE

Knoxville, Tennessee

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THE CARPENTER

*Drawn by Lynn Ward for Claude C. Williams,
Apostle to the Share Croppers*

EDITORIAL

The Conference of Southern Mountain Workers has, for the past four years, conducted a project in education on the cooperative movement. It was supported by the Earheart Foundation of Detroit. This foundation supports such projects only in their initial stage, expecting them, if promising, to become self-supporting. Thus support of our cooperative education project was withdrawn and the committee devised a plan to carry on under our regular program of work. This plan was a program to enlist cooperative groups in our mountain area to do extension work, but the limitation on transportation has made that difficult. So we are holding regional conferences with the leaders and devoting this issue of *Mountain Life and Work* to the cause of cooperation. Cooperation will be stressed at the Knoxville conference and each issue of this magazine will carry both news of the movement and interpretations of its worth and meaning.

Dr. Warbasse makes a special plea that cooperatives be organized among the families with low incomes. That is where Rochdale started and that is where many others started, as reported in the informational notes in this issue. Those who have plenty care less for small savings and need it less; those who have little profit most by making them. The Rochdale pioneers were poor, only partially employed and lived in the early hardships of the industrial revolution when there were no social welfare laws of moment. In chapter twelve of his "History of the Rochdale Pioneers" Holyoake says;

"The condition in Rochdale would be incredible did it not rest upon authority. Sharman Crawford, the member for the borough, declared in the House of Commons in the debate, September 20th, 1841, that in Rochdale there were 136 persons living on six pence per week, 200 on 10 pence per week, 508 on one shilling per week, 855 on one shilling six pence per week, and 1,500 were living on one shilling ten pence per week. (A penny is two cents in American money, and a shilling is about a quarter.) Five sixths of those he spoke of had scarcely any blankets, 85 families had no blankets, 46 families had only chaff beds with no covering at all."

One of the British cooperative journals recently

asked what sort of men these Rochdale pioneers were and answered thus;

"In the first place they were young men. None was over 60 at the time the Rochdale society was launched, and only three were in their 50's. Five were in their 40's, seven in their 30's, and six in their twenties. Three were 19, one 11, and one only nine years of age! This boy of nine, it may interest our Hollywood fans, was named Robert Taylor. And the 11-year-old, Joseph Smith by name, was one of the society's committee of auditors. Charles Howarth, the leader, was only 30 while Samuel Ashworth, another active participant, was 19. Take heart cooperative youth!"

"If one marvels at the tender years of some of the Pioneers, one only has to recall that there are many examples in history of people who have won distinction at a remarkably early age. For example, Charles James Fox entered the English Parliament at 19, and his great opponent, William Pitt, the younger, became prime minister at 24."

"Most of the Pioneers lived out their simple lives in tiny Rochdale, near Manchester, and lie buried in the Rochdale cemetery. Many of them lived to see the movement they had founded grow to tremendous proportions. If in their age they fully realized the implications of their action of December, 1844, how sweet their reward must have been."

"In occupation the Pioneers are usually referred to as weavers, but in fact only eight of the 28 were flannel weavers, while 10 others were employed at other jobs in the textile mills. Two were shoemakers, three were carpenters and cabinet-makers, one was a stationary engineer, one a warehouseman, one a peddler. All, needless to say, were workers."

The cooperative movement is one of the major movements for human betterment in the world today. Before the Nazi-Fascists in Europe either abolished or subjected them to state control there were close to 100,000,000 cooperators in the world. Counting their families this probably included one-fifth of the human race.

The English cooperative monthly entitled "Wheatsheaf" has a circulation of a million. The Swedish cooperative weekly has a circulation of a half a million. Before the war the cooperators of France issued 240,000 copies per week. The Am-

erican coop. press has a circulation of 545,000. Every other land has its journals and books, and pamphlets by the million are circulated. Yet this world wide movement has grown up so peacefully that millions know little or nothing of it for co-operatives do not advertise—they only inform and educate.

Recently the American cooperators raised a considerable sum to finance radio talks under the title "Let's Get Together, Neighbor." Both the Columbia and National broadcasting chains refused to sell them time. Columbia replied that the script was controversial, then acknowledged that it meant that its real reason was that cooperative stores "would supplant retail stores and other distributing processes." Just as if competitive business does not "supplant" other competitive business.

Of course cooperative stores "supplant" no others in the strict meaning of the word; they simply build up their business in competition with others just as the others do. They do not cut prices and they make no war on the other distributors; they win on merit or they do not win—and they do not always win. They just substitute an "o" for the first "r" in corporation and go right ahead doing business by doing many of the same things the corporation does. For instance, they sell stock, borrow money, run their business in the regular way. The main difference is that they pay interest only on stock investments and dividends on purchases only; stock certificates do not vote any more than do bond or preferred stock or mortgage certificates. Only members vote—one member one vote—just as you do at the ballot box, in your church, your union or any other democratic organization.

Senator Norris introduced a bill to have the conduct of the management of the big chains investigated and that threatened their privilege of being the sole censors of what can go on the air. The management quickly capitulated and the broadcasts will go on the air waves, beginning in February. Of course the real reason was not the one given. They accept such controversial broadcasts as those of political parties in election periods and, they allow Kaltenborn and others to indulge in partizan controversy about labor; the list could be extended. We venture the prophecy that these broadcasts will be no more controversial than those by labor leaders, members of congress, religious

speakers or any others that have opinions or convictions to express.

The cooperative movement is peaceful and non-controversial. No one joins unless he wishes to so do, membership is voluntary and anyone can join; it is an express rule of all genuine cooperatives that no one is to be denied membership or compelled to remain a member. The movement is as peaceful as that of a church and so embodies ethical principles that Kagawa has called it "the economic expression of Christianity," and church conferences, especially those of church youth, have widely indorsed it.

It simply extends the principle of working together to do business and it emphasizes the social principle of mutuality for the common welfare quite as much as that of saving dividends. The magazine "Sales Management" engaged the Ross Federal Research Corporation to investigate why cooperators joined and were loyal. Less than half of those interviewed said saving was the main reason. Their answers give an excellent analysis of the virtue of cooperative business; 88.5 per cent said, "Cooperatives can be depended upon to tell the whole truth about merchandise;" 80.3 per cent said that even where there was no cash savings the quality was better. 72.8 per cent found "brand gradings and labeling more explicit and understandable;" 74.3 per cent said the fact that more than 600 items bore uniform coop. labels simplified selection; a majority had belonged more than two years.

Before the war the International Cooperative Alliance whose headquarters are in London represented more than 70,000,000 individual consumer members in twenty-eight different countries, including our own. The International Cooperative Wholesale Society, organized under this alliance, was purchasing for wholesales in twenty-one different nations; thus the wholesales of England purchased their electric light bulbs from the great Luma Cooperative in Sweden which had so greatly reduced the price of bulbs to the consumer. From this country one wholesale shipped in a single year a train load of twenty-seven freight cars of petroleum to cooperatives in Europe. Flour made in the big cooperative mills of Great Britain was shipped to European countries. These coop. wholesales were thus becoming a strong link in binding the cooperators of the world into a community of interest.

WHAT COOPERATION IS

1. Cooperation is an expression of practical religion; its basic principle "Each for All and All for Each" is synonymous with the Christian Precept "Thou shalt love thy neighbor as thyself."
2. Cooperation is the negation of selfishness, inequality and privilege; it guarantees to all—even the poorest and least capable—equality of rights and benefits.
3. Cooperation bases its action upon the human needs—as distinct from the subordination of man and his needs to the profit-making motive of capitalism.
4. Cooperation embodies the essentials of a true democracy; it is truly a people's movement for it unites not only men and women of every color, race, political and religious creed but of all social classes.
5. Cooperation is a living example of the idea of government of the people, for the people, by the people.
6. Cooperation is one of the greatest forces of education; it trains its members to be good citizens and to play their part in social, economic and political life; it is an instrument in their hands to social, economic and political justice.
7. Cooperation is a way to the universal realization of the highest ideals of human society; in the

century which has passed since the birth of the Co-operative movement at Rochdale its principles have been successfully applied in almost every country of the world and to almost every aspect of industrial and social economy.

8. Cooperation is one of the best means of improving the standard of life in economically backward countries, of raising the social and economic status of the native races, and of educating them for the building up of an efficient native administration.

9. Cooperation is one of the greatest forces for peace and mutual understanding; the application of its principles would remove hatred between nations and the inequitable distribution of the natural resources of the earth, which are two of the main causes of war.

10. Cooperation today—when the flower of manhood, human creative power and the natural resources of the earth are being sacrificed in the pursuit of the most prodigious conflict between the peace-loving nations of the world and the forces of aggression—represents to the common people of the earth a promise of the peaceful evolution of a new world, of a new social order built up by the voluntary effort of free men and women of all lands, without recourse to the state, and based upon the noble ideals of freedom and brotherhood.—*International Cooperative Alliance*.



In Our Mountains

Big Lick, Tennessee

"Two study clubs, meeting each Wednesday evening in the homes of the members, were started by the *Big Lick Farmers Association*. Each group elected its own leader from among their own number and selected a subject for study. The subjects selected grew out of their "bread and butter" needs. One group selected as its subject, "co-operative buying of farm supplies" and the other "cattle." Once a month we had a combined meeting when each group reported its problems and conclusions. Out of this group study there came two practical results of much promise to the economic improvement of the community, as well as a sense of our ability to do something about our needs and the

growth of individual members. Several of our farmers mixed their fertilizer at home with considerable savings. As fertilizer is a necessity, any help there is valuable. To meet the need for better equipment, tools which no individual farmer could afford to own, yet all needed, we organized a farmers association. This cooperative enabled us to pool our limited resources for the purchase of these tools. We now own a grain drill, a tooth harrow, and a corn planter. This small beginning has great possibilities."

"We are continuing this study and already the group is working on plans for the building of a cooperative dipping vat for stock. We also plan to study the possibilities of growing small quantities

of vegetables for market in a nearby city, thus adding a bit to our cash income. We also plan to study credit unions, as we are already aware of the need for such an organization as a means of accumulating capital for projects of improvement." *Brasstown, N. C.*

The Mountain Valley Cooperative is a true cooperative under the North Carolina State law governing mutual associations. It is owned by the members, each of whom has one vote no matter how many shares he may own. In this way, all members have equal opportunity to guide and direct the business; their influence depends only upon how interested and active they are. There are nine directors, of whom two are public directors appointed by the head of the State Agricultural College. The cooperative was organized in 1935 out of the union of the consumer Brasstown Farmers Association (organized 1928) and the producer Mountain Valley Creamery ('29). It is thus a consumer-producer organization selling the consumer, mainly feeds, fertilizers, groceries, gasoline, ice cream; and producing butter, pasteurized grade A milk, ice cream mix and ice cream. Business is about equally divided between the two branches."

Hindman, Kentucky

"In a membership campaign in autumn the Hindman Settlement School Co-op. acquired thirty-eight new members and now it has a total of 110 active members. At first the membership was limited to the settlement group but now it is open to the town. Our store sells candy, school supplies and sandwiches. The profits formerly went back to the members at the end of the year with an amount set aside for the store. At the last meeting the whole cooperative voted that twenty-five per cent of their profit go each month for grade school equipment. During December the store cleared a profit of \$20.16."

Skyline, Alabama

"The first shares in the Skyline Farms School were sold on January 15, 1942. The need for the store and the principles on which it was to be founded were studied for several weeks. We started with a total of three hundred shares at five cents per share. At the first meeting the officers were elected and the Rochdale principles were taught to all the members. When the store had been in operation for only six weeks we were able to pay 100 per cent on investment."

Pine Mountain, Kentucky

"... The members of the consumers' cooperative at *Pine Mountain Settlement School*, are the students, staff, and other people employed by the school. We now have 115 shareholders, the greatest number ever to belong to our cooperative. As more students are learning about the cooperative movement they are becoming members. At the end of each month our class takes an inventory of the stock to enable us to evaluate the amount on hand and to have figures for the monthly financial statement. We classify our stock under three classes: foods, school supplies, and conveniences. Then all items are arranged alphabetically in these three classes."

"Organization, arrangement, and cleanliness are important in our store. All of the students have an opportunity to help in the organization. We do our own cleaning and arranging of stock. We all share in the activities of our store."

Ravenscroft, Tennessee

Six years ago the mines at Ravenscroft, on the Tennessee plateau closed down, pulled up their equipment and deserted the village of five-hundred miners. Sixty-six families could find no place to go and were permitted to stay on in the cabins the company had furnished for homes. The WPA helped out by giving relief work but WPA wages in the South were inadequate to furnish family living. Uplands Sanitarium helped when illness came. Rev. Edwin White, pastor of the community church at Pleasant Hill, a few miles away, organized a community committee, interested Farm Security, which employed T. L. Cunningham, a one-time local young man who had taken agricultural training at Pleasant Hill academy and later also a domestic agent. A benevolent association came to the rescue by turning the one-time home of the mine manager into a community house. All these factors joined in an educational program to turn a one-time mining village into a farming community.

The word "cooperation" was made the key word to rehabilitation and the work of the farm and home agents the main factors in the transformation process. The homes had been furnished by the mining company, the necessities of life at the commissary and the pay check was largely company script. In the entire community there were only six milk cows, five head of poor work animals,

a few chickens and only seven of the 66 families had gardens. Reports for 1942 are not available at this writing but for 1941 there were 125 milk cows, 60 head of work animals and every family had a garden. In four years the home canning had increased from 11,000 to 64,000 quarts, dried food from nothing to over 14,000 pounds, the number of chickens had quadrupled and every one of the 66 families raised sufficient vegetables for use, had saved garden seed and a plot of ground for next year's garden with storage space for preservation. They had raised more than 6,000 bushels of potatoes, two-thirds of which were turned into cash and they had marketed \$4,271 worth of green beans. Now the promise is that Farm Security will finance the purchase of their land and a community completely stranded six years ago will become self-supporting, thanks to two main factors, viz, a benign leadership not giving charity but helping to help self, and education in cooperation, scientific farming and home making.

The following account of the Ravenscroft Cooperative is by Rev. Edwin White, chairman of the Community Committee:

"The Cooperative Store has succeeded in a way no one could have foreseen. Started in March of 1941 by a mere handful of interested persons with a capital of some \$25, it now numbers about 50 members who list their assets in equipment, goods, cash, and money in the bank at almost \$900. The greatest asset is the experience they have had in handling their own business and learning to cooperate.

"The store makes a very creditable showing in one half of the old office building of the mining company. It is a busy place on the two days a week it is kept open. A board of directors has chief responsibility but all vital matters are decided by the membership at quarterly meetings. A citizen of the community, a former miner, is the store manager. He is interested, efficient, and always helpful and has been highly successful.

"To those who have known Ravenscroft in the years since the mine closed down, the figures reporting the store's business are hard to believe. In last spring's quarter, when most of the seed potatoes and fertilizer were sold, gross sales amounted to more than \$4,800. In the busiest week, \$1,100 worth of business was actually done in two days. In the year and nine months of its existence, the store

has sold \$11,000 worth of goods. Seed, feed, and fertilizer made up the largest part of this business and these are handled for the benefit of all with a very small charge going to the store. But the sale of groceries has steadily increased until it amounted to more than \$1,500 in the quarter ending November 30.

"All this business has been for cash, a truly remarkable achievement. The members of the cooperative, too, have profited from patronage dividends that have been paid each quarter since the enterprise started."

Asheville Farmers' Federation

The oldest cooperative association in the old South is at Asheville, North Carolina. It was organized twenty-two years ago by a young minister, Rev. E. J. McClure, who was compelled to move to the mountains for his health. He has from that day until this been its guide and chief counselor. It now has 9,500 members in twelve counties with twenty-two warehouses for farmers' products and is doing \$2,000,000 per year business. It operates hatcheries, potato curing houses, canneries, forest products departments, handicraft shops, a sewing industry, a home knitting project, mills and blacksmith shops, it markets the farmers' produce, and it provides him with whatever consumers' goods he desires. The members are paid six per cent on their investments for capital and all profits over and above that amount are divided according to the amount of patronage. Patronage dividends have averaged three per cent, and are now being paid in stock in order to increase capital to meet expansion and to add to reserves—as all present day cooperative leadership advises. Rather than borrow preferred stock is sold on a six per cent basis, but it has no voting privileges. Each member has only one vote no difference how much stock he owns. The federation is interested not only in financial savings but in rural community welfare. It is promoting scientific farming and fosters the rural church. It is especially just now promoting increased and scientific poultry raising. Its hatcheries have been enlarged to a capacity of nearly a quarter of a million eggs. It promotes the Lord's Acre plan by which families or individuals may set apart a plot of ground dedicating its produce to the welfare of their local church. In the mountains around 1,000 churches are now profiting by this type of enterprise, and the idea has over-

flowed into other rural areas where 2,000 churches are benefiting by it.

In each county cooperative meetings are held and this year \$6,000 has been set aside for co-op. education..

A VIRGINIA CANNING COOPERATIVE

In one of the New Dominion series of pamphlets, noted elsewhere, is the story of the *Ironto Cooperative Cannery*.

Commercial canneries were asking the farmers in Christianburg to raise tomatoes for which they would pay as much as twenty-five cents a bushel. Like most mountain farms, those of Montgomery County produced little for the market. The family and the stock consumed most of what the farmer grew. A possible cash crop was therefore a welcome idea. An acre of tomatoes might produce from two to three hundred bushels in a season. This meant an income of fifty to seventy-five dollars for each acre and most farmers could raise three or four acres. All this seemed good until it was learned that one company had made a profit of \$10,000 in one year on the produce of these acres after it had been put into cans. The income of the growers seemed negligible by comparison.

In 1935, after months of study, twenty-eight farmers decided they were ready to go into the business of canning as well as growing tomatoes. About \$500 capital was estimated as necessary for a beginning on the building and equipment. If each member invested \$20, the capital would be raised with \$60 to spare. But not everyone interested had \$20 in ready cash. It was decided that some farmers who lacked cash might pay for their shares by furnishing sand or lumber at the market price or by contributing the necessary number of hours of labor. About \$200. was contributed in this way and with \$300. in cash, equipment was bought and the business was launched.

The first season saw 5,438 bushels produced and 6,085 cases of No. 2 cans put up and sold, with a gross income for the cannery of \$7,428. This was enough to net the members 50 cents a bushel after all costs, including depreciation of the plant and equipment, had been met. Only forty-two

cents was paid in cash. The balance of eight cents was covered by issuing to each member a certificate of equity in the capital fund of the cooperative. These certificates are payable when the cooperative has accumulated enough money to pay for all facilities and has enough additional capital for operating purposes. The second year, likewise, eight cents a bushel was retained while fifty cents a bushel in cash went to the members. Since that time only four cents a bushel has been retained. Any annual surplus goes into a "reserve for contingencies" fund in which each member has an equity in proportion to the amount of business he has done with the cooperative.

Last summer was the seventh successful season for the cannery. It was able to pay its members seventy-five cents a bushel when non-members were selling to other canneries for forty and fifty cents. One member says that on four and one-half acres he realized a return of \$929. for about 1,200 bushels. The continued practice throughout the years of retaining four cents on every bushel for building up the capital fund has resulted in the organization's accumulating \$700. for financing new facilities and providing operating capital. The cannery belongs entirely to the members, and membership certificates cannot be sold except to another member. According to regular practice in cooperatives, each member has one vote regardless of the number of shares he owns or the amount of capital investment. This means that all members have equal power in determining policy and procedure..

In addition to the money they receive for their tomatoes, the farm families have extra income from the work provided for them in the cannery. The first year this amounted to \$834. when only fifteen cents an hour was paid. It now amounts to about twice that much under the provisions of the wages and hours law. Although a few outsiders are hired, most of the work is done by members and their families at thirty cents an hour. Members also have the privilege of using the equipment in the cannery for canning corn and beans, as well as tomatoes, for their own use.

The experience of organizing and conducting a business successfully, members say, has done something for the community less tangible but not less real than the increased cash income. Their certificates of membership in the cooperative are among their most prized possessions.

In The Ozarks



The altitude of the Ozarks is not as great as that of the Southern Highlands, but the needs are just as great. In the past hundred years thousands of benevolent money has been given to help the people of the Southern Highlands, as compared with tens for the Ozark Plateau, but the churches and the benevolent organizations interested in mountain people are taking hold out in the Ozarks and the Shannondale Community House is a bright and shining example of what they are doing.

Several years ago Rev. Vincent Bucher, upon graduation from the School of Religion at Vanderbilt University, resigned his Nashville church and went out to a hilltop on the highway miles from any town to build a social and religious center for the people of that community of poor soil and poorer folks. He now has his community house, parsonage and an attractive cooperative center built out of native stone. He serves six churches in the community of 2500 people which is his parish. When the passer-by stops to see him he is liable to find him in working clothes with a group of the parishioners with spades, shovels, hammers, saws or whatever is required for improving the center, for he is not a man of the "cloth" and he believes that the honest workman in his blue denim overalls is just as much a gentleman as is the parson.

His center is supported by the Evangelical and the Reformed Church, itself a union of two historic bodies, and his congregation is made up of Christians without any question regarding their denominational affiliations. Finding that wages working in

the timber, which is the occupation of most of his parishioners, were very small and did not enable families to own a cow, he introduced milk goats. He now has a considerable herd of them distributed throughout the community. Many of the people resort to handicraft to piece out a few dimes for their cash box and the cooperative sells them by the roadside as well as finding customers through its church-wide connections. The church sponsored the cooperative undertaking and because of the poverty of the people did as cooperatives among the poor often do, extended credit, only to find, as they usually do, that it was causing large losses. So four years ago they withdrew credit accounts and now do a strictly cash business with success. Study clubs, folk schools, recreational festivals, folk games, community plannings are conducted, but all centers in the church where religion and making a living work together to create a better life in better homes and a better community.

Mr. Bucher sends the following account of their cooperative.

Our Co-op was started in July, 1935—operating for the first nine months at the site of an old saw-mill camp four miles away. The form of organization for the first three years was on the basis of \$2.50 per share, held by some fifty people. Our first mistake was giving credit. This almost put us under but a reversal of policy and stringent management pulled us through.

We have been on a cash basis since August, 1938. We handle the merchandise found in most

country stores, i.e., canned goods, flour, meal, packaged goods, gas, oil, feed, etc. The average monthly volume over the last several years has been \$750.00. The manager is employed on the basis of four per cent of sales or from \$20.00 to \$40.00 per month. This means they usually have to get some supplemental form of work and at present the husband of our manager operates a small saw-mill to saw hickory handle stock. We have made no cash refunds as yet as we always find plenty of places for the earnings, such as additional capital, property improvements, education, etc. We operate on a non-stock, non-profit charter. We are affiliated both with the Missouri Farmer's Association—a producers farm co-op in Missouri with some 50,000 members, and the Consumer's Co-op, of North Kansas City.

As a pastor I find the co-op a convenient and thought-provoking measure of effectiveness, not only of my ministry but also as a scale to see how genu-

inely religion has "taken hold" of folks. One who is interested in a social ministry can quickly locate special needs in a neighborhood through the confidence of a merchant. Such traits as honesty, promptness, courtesy, clean speech, cooperativeness, truthfulness, etc., seem to come more quickly to a test in business dealings than in church work. So acting as secretary-treasurer of the co-op, I find evidence that there is plenty yet to do as a minister.

The main success of our co-op is that we have kept on going in spite of reverses. We have exposed several hundred people to the cooperative idea and have trained several dozen in cooperative management by their acting on our board of five, as manager of the store or in some other effort. A good survey on the health situation was made in 1940 and we can see how a cooperative health plan would help a lot. But we haven't got it going yet.

A word of caution to those interested in co-ops—follow Rochdale principles, including cash trading, continually educate and don't try to move too fast.



Cooperators of the Southeast Tell What They are Doing

EDWARD YEOMANS, *Secretary-Treasurer*
Southeastern Cooperative League

The following excerpts have been selected from letters and bulletins in the files of the Southeastern Cooperative League. The originals range from hand-written postcards to well-documented newspaper stories. Reading between the lines, one finds much groping after techniques and information, much bewilderment in the face of unfamiliar obstacles. One also senses a deep belief in the rightness of the idea of cooperation, great faith in the

eventual success of small beginnings and a widening concept of education as it applies to living. These are among the basic principles of the cooperative movement.

Nashville, Tennessee

"There is a buying club of about thirty or more families representing Fisk University, A. and I. State College, and certain town citizens, and our orders are averaging fifty dollars or more per week.

We have contacted a poultry farmer, a graduate of A. and I. State, and have taken over his entire weekly output of fifty dozen eggs. We also order chickens and certain farm produce from him. Other things have come from local wholesalers and jobbers.

New Orleans, Louisiana

"We are now organizing a consumers cooperative to supply ourselves with one or more of nearly all kinds of service. Thus through cooperative channels we will obtain groceries, bakery goods, dairy and farm products, meats, shoes, clothing, furniture, hardware, paints and all kinds of supplies to resell to ourselves for joint benefits.. Membership is increasing and those who have hesitated and were skeptical are now surprised and enthusiastic. We are going places."

Stuttgart, Arkansas

"What was a weed patch 300 feet square is today the site of one of the most flourishing consumer cooperatives in the state, the Stuttgart Cooperative Buyers' Association. At the 'grand opening' of its new home some 2,000 townspeople and farmers attended. It is a product of economic necessity, hard work, and membership loyalty. The headquarters unit includes a gasoline station, a store containing complete stocks of hardware, household fixtures, paint, wall paper, feed, automobile accessories, and many other commodities. Products sold by the cooperative include farm machinery, tractor and fuel oil, seed, twine, fencing, brick, cement, tile, sand, gravel and plaster. The cooperative owns several delivery, tank and paint trucks that take supplies directly to patrons' farms.

"The volume for the first 10 months of 1941 was \$183,000 compared with \$178,500 for all of 1940 and 169,000 for 1939. Dividends totaling \$1,311.83 were distributed to patrons out of the earnings last year."

Richmond, Virginia

"Things are moving fairly well now in the consumers' club. Our last educational supper meeting had fifty-three people out, which is very good considering the defense activities which take so much of everyone's time. The little store is doing better all the time. We now have it open two hours, four days a week and all day Saturdays, mostly volunteer with one 17 year old boy part time paid thirty-five cents an hour. We very much

need a full time manager, which is our next big problem."

* * *

"The year June 17, 1937, marked the beginning of a new era in the economic life of the Negro in this community. This is the year that the co-operative movement had its birth here. The clarion call was loud and clear. On this date thirty-five civic minded Negro citizens gathered, discussed and studied in detail the possibility of establishing a cooperative grocery store. An educational campaign was begun and a membership campaign followed. October 11, 1938, marked the opening of the first Red Circle store. Since the opening of this store it has done over \$100,000.00 worth of gross business and is now giving employment to three clerks, one bookkeeper and one delivery boy. To brighten the picture further another store has been opened. They now have four. January, 1941, the first store paid a one per cent commodity dividend and a three per cent cash dividend. At the present time the two stores are doing an average of two thousand dollars a week. It is estimated that at the close of twelve months the stores will have done up to 100,000 dollars worth of gross business."

"Estimated annual sales, on basis of sales for July, 1942, adjusted for seasonal variation.

Groceries (all dry packs and cans)	\$109,360
Fresh produce	31,354
Meats, dairy products.....	130,370

Total\$271.084"

Tuskegee, Oklahoma

"Since the organization of our Credit Union in May, 1938, we have known the advantage of working together and we have learned that tremendous savings might be affected through co-operative efforts. We have studied cooperatives since that time. We have discussed them in our churches, in our clubs and in other group meetings. We knew that a credit union was a co-operative bank, and we believed that we could operate a cooperative grocery store for ourselves just as easily as we could operate a cooperative bank for ourselves."

"Our Treasurer's report indicates that we have sold ourselves a little more than thirty-five thousand dollars worth of groceries during this first year. During the next year many of these items

of expense will not occur. The volume of business which we do in 1942 ought to be double that which was done in 1941, and ought to be increasingly large with the passing of each year. The savings which are effected on these purchases will represent money which may be put to work for us here in our own community."

Magnolia, Arkansas

"The stock of the Camp Magnolia Cooperative store consists of toilet articles, clothing, work gloves, shoe supplies, stationery, candies, fruits, cookies, etc. During February, which was the first month of operation, member purchases amounted to nearly \$100.00. The savings on these purchases were such that a 15% patronage refund could be made. A part of the savings were also used to increase the stock of the store. Member purchases during March amounted to approximately \$225 with savings of about \$40 realized on these purchases.

"The cooperative is sponsoring a comprehensive educational program. A series of cooperative movies has been scheduled, and study groups to investigate the whole field of a cooperative economy are being organized. In addition, a co-op shelf is being prepared in the camp library, and co-op material is being displayed on bulletin boards throughout the camp. It is hoped that men prominent in cooperative work can be secured as speakers from time to time. There is also in operation at Camp Magnolia a cooperative book buying club, and—just recently organized—a camp credit union. Since we are selling to ourselves, we do not need to fool ourselves with fancy adjectives; we can get and give the facts."

St. Helena Island, South Carolina

"We started business at Penn Normal and Industrial School, March 19, 1941, and closed our fiscal year April 30, 1942. Our total purchases and expenses for the operating period were \$794.66 and our total receipts were \$871.50, or a net profit of \$76.84, which was distributed to the members. The lowest patronage refund was 3c and the highest \$3.03, which from our point of view, was remarkable, considering the investment and the fact that our salable items were confections and school supplies. We hope to save and return to student-members at least \$150.00 during the 1942-43 term. We realize that this is a very small beginning, but if we can successfully prove

to the members that such a project is profitably possible, we then have a chance to 'spread out'."

Tuskegee, Alabama

"The organization of the cooperative at Tuskegee Institute entailed first the selling of shares of stock at ten cents each. As soon as a sufficiently large number of shares had been sold (less than ten dollars worth), a meeting of the shareholders was called and the officers of the cooperative were elected. Efforts were exerted towards the recording, each day, the amount of money received for sales and the amount of money spent for merchandise. All of these records provide activities which can be made a part of the child's growth, and they afford excellent opportunities for the development of orderliness, accuracy, neatness, and honesty. If a child can be made to feel that the thing he is doing is tremendously important and that he cannot afford to do it carelessly, the same response may be expected from the child which one would expect from an adult."

New Orleans, Louisiana

"The Society, at *Dillard University*, through the pooling of capital obtained from the sale of stock, maintains a cooperative store on the university campus where students may purchase books, school supplies and accessories, and other articles. All profit made by the store, over and above operating expenses, is returned to the shareholding members in the form of rebates or dividends. It is the purpose of the organization to provide for the university community merchandise at a cheaper rate through the distribution of profits, and to offer students and teachers invaluable opportunities and experiences in cooperation."

Savannah, Georgia

The *Georgia State College Cooperative Association* began in small quarters with merchandise, stock and fixtures valued at less than \$100.00. Today the net assets are conservatively valued at \$4,000. Sales for the first year amounted to \$1,440. Sales for the last fiscal year amounted to nearly \$13,000. The \$32.80 invested by the fifty-four members of the student body and faculty constituted the entire capital investment at the beginning. The growth came about through their investment of earnings. For four years after the organization, the cooperative paid no dividends but reinvested the surplus. In 1939 the surplus was sufficient for

the payment of dividends. The first dividend paid 10% interest on all purchases made by members. The following year the dividend was 5% interest on purchases made by members; 5% interest is also paid on all investment over the membership fee. The original membership of 54 has steadily grown until there are now more than 600 members. There are five departments in the Co-op Shoppe: bookstore, cafeteria, clothing and notions, confectionary and groceries. Another project on the campus is a housing cooperative operated by students. They have been able to feed and house themselves for less than \$8.00 a month, each. In the future we are planning to include the following activities in our cooperative program: dry cleaning plant, roadside market, barber shop and beauty parlor, a moving picture theatre and the expansion of the present store to include meats, more clothing and notions."

Jackson, Mississippi

"Representing as we (Negroes) do the lowest income group in America, handicapped as we are by racial prejudice in seeking opportunities to secure work to earn a living, shackled as we are by lack of the best means for changing these unfavorable conditions—suffrage or the right to vote—we turn as did the weavers of Rochdale to the one way out, to control the spending of our meager means by serving ourselves and eliminating the profit motive.

"The Twin Pines Cooperative Association was organized in order that students might become aware of its possibilities here and now to meet their daily needs, and to extend these advantages to those with whom they will work, to learn to utilize the philosophy and principles of the cooperative movement as a way of life, purposeful, unselfish, satisfying—and abundant life supplies by their own effort to meet their own needs, material, mental, spiritual."

Sheffield, Alabama

"Contracts have been entered into by the *Alabama Farmers Cooperative Association* with 21 merchants, hotels and restaurant keepers in Sheffield, Tusculumbia and Florence who have agreed to buy all of the vegetables, chickens, eggs, butter and other products at the highest market prices from the Association. The Association secured 25 cents per pound for fryers when buyers traveling through the country offered only 17 cents."

Columbia, North Carolina

"Study classes started one week following the

general meeting of "The Light of Tyrrell" and continued for a period of six months. The attendance averaged 30 persons per meeting. After the first few meetings the class unanimously decided to make a study of thrift and credit problems. So interested were they in these two issues that within a short while they agreed to try out some of the ideas they gained from attendance at classes. As a next step they organized a thrift club patterned after that of a credit union and started the practice of thrift. In a short while, members went out from the class and organized groups in their own little centers."

Tyrrell County, North Carolina

"It was five years ago that we organized our first cooperative store. Our plan was to send our store manager to make weekly purchases and return the supplies on the river boat that made regular stops at the landing right here in our community. The plan worked out very well and for two years we sailed smoothly, saved money, and supplied our folks with the goods they wanted.

"Failure came to us because of too much credit and due to our accepting, in the purchase of goods from our store, too many sawmill payroll checks that turned out to be worthless. It was this last act that wrecked our business.

I interrupted to ask him what was the 'Light of Tyrrell'? 'Why, haven't you heard the story?' he replied. 'Well, some parts of it's called a credit union, another a cooperative store, one part a farm supply purchasing club, and there are bull circles, canning clubs, study classes, and so many others I can't name them all.'

'And are they doing any good'? I asked.

Again the reply, 'Brother, they have helped us improve our living conditions; taught us to be thrifty; supplied cheap credit when we needed it; saved us money; taught us to work together; helped us to laugh when we could have cried; and above all, they have given us a spiritual feeling that is almost akin to religion itself.'

Cooperative Farms, Rochdale and Cruger, Miss.

"Each farm has its own consumers' cooperative store of the Rochdale type. Members of the surrounding community have been admitted to associate membership in these stores so that some four hundred families are enjoying cooperative sav-

ing. In 1940 each store returned approximately 8% on all purchases to its members. In the case of the Farmers' Cooperative Store at Providence (Cruger) the total amount returned to the community in stock and cash was nearly one thousand dollars."

"The latest type of organization to develop is the Providence Cooperative Association, made up of Negro members seeking the improvement of the community within eight miles of the Providence Farm. This association has begun work along religious, educational, economic and medical lines. Its objectives include a community library, a cream marketing association, a community credit cooperative, a training school for Negro Sunday school teachers, and eventually a medical cooperative with a resident doctor. We believe that with the establishment of this association a new field of possibilities for the permeation of the surrounding community with cooperative ideals has been created with our farm as a nucleus."

Cherry Lake, Florida

"The *Cherry Lake Cooperative Assn.* borrowed funds from the F.S.A. for the setting up of their new enterprise which now consists of a general store, the handling of groceries, meats and farm supplies, feed and grist mill, which manufactures all kinds of feeds for the members and for general sales. We now have a membership of more than one hundred.

"In addition to the store, feed and grist mill, this co-op also operates a poultry service which has a housing capacity for 10,000 broilers and a laying flock of 5,000 hens. We are installing a 28,000-egg capacity incubator which will produce baby chicks for sale to members and the general public. For the month of November, 1941 store sales amounted approximately to \$3100 with a 17.3% gross profit. Feed and grist mill sales were about \$1500 with a gross profit of 23.8%.

"Poultry service produced 66,000 eggs which were sold at an average price of 40c a dozen. Laying flock production was 54.8%. Broiler sales will average \$750.00 per month. In addition to the above sales \$1200.00 worth of eggs and poultry were marketed for members during November."

"As an educational program the Cherry Lake Recreational Youth Council is conducting a series of co-op studies, taking up the principles of co-operation and the methods of applying them to

the needs of our community. We recently organized a cooperative Book Club, which gives Cherry Lake the distinction of being the first F.S.A. co-op book club to function."

Prairie Farms, Alabama

"One of the first things accomplished by the homesteaders of the *Prairie Farms Cooperative Association*, was the organization of a cooperative association to handle the purchase of farm equipment and supplies in large lots and for the sale of farm products. The association was financed by a loan of \$9,300 approved by the government in June, 1937. A store, canning plant, feed and grist mill, hay baler, tractor and plows, mowing machine, and cane mill are operated on a cooperative basis. Cooperative buying of farm equipment and supplies, cooperative selling, canning, and cooperative ginning also are carried on. The ginning has been of particular benefit to the farmers. Seed is segregated in the warehouses and brings good prices from one of the large packing houses. The entire community is now specializing in one type of cotton to attract particular buyers and assure steady outlets and top prices. The association also has acquired some purebred livestock to improve the herds and is gradually expanding its cattle production."

"Two of the cooperative ventures are of special interest. One is the community pasture—two meadowland strips totalling about 550 acres. The cooperative herd pastured here increased 100 per cent during the first two years—from 35 head to 71 head. The other venture is the purchase of a cooperative tractor, which has brought to these small units on the Prairie Farms advantages formerly enjoyed only by operators of large plantations. The tractor also drives the hay baler, grinds chicken feed, pulls the mower and rake, and turns the cane press for making molasses.

Macedonia Community, Clarksville, Georgia

"Macedonia belongs to no ism. It is seeking with open mind a more effective pattern of community organization. The tentative principles are:

1. "Concentration of rural population as an aid to adult education, lessening of school transportation, greater economy in roads, distribution of electricity and means of communication."

2. "Cooperation. The dairy, laundry, apiary, garden, saw mill, and store operate on the cooperative plan. Many living outside of the property are

shareholders and customers of the store. All important means of production, including land, are to be cooperatively owned and operated.

3. "*Community planning.* The physical area has been carefully planned for land use on the basis of aerial photographs by the Soil Conservation Service. The community is being laid out with reference also to industrial, commercial, recreational, religious, educational and residential developments."

4. "*Specialization.* In response to rapidly growing, technical developments each member of the community is specializing on one such task as dairying, pasture-making, operation of the store, bee keeping, etc."

5. "*Conservation of human and natural resources.* No hill land is being plowed. Contour furrowed pastures and managed forests are relied on for the prevention of soil erosion. The construction of dams will conserve moisture. Sound health and good housing are primary purposes.

6. "*Balancing of industry and agriculture.* It

is planned to develop a factory for making educational toys for general distribution, and doors, windows and furniture for local consumption. This development must await the creation of hydro-electric power from the lake when completed.

7. "*The refinement of products.* For example, we are saving all desirable timber to be sawed, dried, dressed and manufactured as finished products rather than sold for a pittance, green and rough, or worse yet, on the stump."

8. "*Organic architecture.* It is believed that all buildings of Macedonia should express in their design the underlying principles of living of the community.

9. "*Functional education and religion.* We believe that learning results best from the process of meeting life's real problems, individual and social, as intelligently as possible. We wish to make little distinction between the education of children and adults or between education and religion, each embodying essentially the quality of everyday life."



Farmers Cooperatives in the Corn Belt

In rather striking contrast to the cooperative movement in European countries, which has usually started among the wage-earning class, in this country it has been overwhelmingly a farmers' movement. The Farm Credit Administration says there are 11,000 societies with over 3,000,000 members and that one-third of all the farmers in the United States belong to cooperatives. Three-fourths of all the cooperative stores are in towns of less than 5,000 and "although cooperators are only one-half of one per cent of the population in cities of a million or over, they form eleven per cent in places of 5,000, nearly twenty-four per cent in places of 500 to 1,800 and forty-seven per cent in places of less than 500 inhabitants." The farmers' cooperatives are backed by the Grange, the Farm Bureau and the Farmers' Union, the three great farmers' organizations in the country. They usually start with small assets and grow through the sheer persuasive power of their capacity to save the farmer money. Contrary to the orthodox method of starting with cooperative education then developing cooperatives,

the farmers have started with cooperatives and developed education on the cooperative movement. Nor have they started with stores, but with those farm products that they could purchase cooperatively at the largest saving; with the chain stores the saving on groceries is small. An illustration is furnished by the cooperative gas stations with the development on up to refineries and now, as in Kansas, oil wells themselves. The farmer goes to town, thus can put his service station near the railroad and save trucking. An illustration of this development is afforded in North Dakota, where in one year it required nearly 15,000 tank cars to handle the product. They started with a capital of \$500 and now do an annual business of over \$3,000,000.

The Farm Bureau Cooperative in Ohio, under the dynamic leadership of Murray Lincoln, now have a department store in Columbus, one of the most finely equipped gasoline stations in the state and a six-story office building owned and outfitted for its own business. They manufacture and

mix their own farm fertilizer and each year save the farmers of their co-ops about three times the total cost of the fertilizer factories. They found that they were not only paying a high price for fertilizer, but when bought on credit they were paying as high as twenty per cent on the cost. They also are now manufacturing stock feed and have recently invested a quarter of a million dollars in an oil refinery with a capacity of 5,000 barrels per day. Their cooperative feed mill turns out a ton a minute and has a capacity of 60 cars per day. Cooperating in this mill are cooperatives in both Virginia and Pennsylvania. They have five regional warehouses, four fertilizer factories, a petroleum blending plant and supply the farmers of the Bureau practically anything they use in their farm operations. There are 100,000 members, their total volume runs close to \$10,000,000 per year and some 700 study groups are organized on the Swedish basis of a dozen families meeting in a farm home to talk over their common problems. One of their latest, which may become their greatest undertaking is cooperative insurance. They have for several years been writing automobile insurance on a cost basis and at about one-half the expense to the car owner of commercial auto insurance. They have now taken in life insurance and will specialize in the field where industrial societies have been operating, that is, among low-income families. Mr. Lincoln says: "It is aimed to take the place of industrial policies, ninety-seven per cent of which are surrendered or lapsed and thus never fulfilled the purpose for which they were taken out." They write a \$500 policy limited to one person, with no medical examination and the cost at age 35 is \$6.22 per year, remaining the same for a twenty-year term. The United States Senate Monopoly Committee reported that: "50,000,000 wage earners paid \$793,000,000 for \$17,000,000,000 of industrial insurance in a single year. The premiums amounted to five per cent of their income. They totalled almost three times as much as they would have paid for ordinary life insurance. In other words, they paid \$508,000,000 more than they would have paid for an economical form of protection."

In Indiana the farmers are climbing fast along the same highway. They have several warehouses, strategically placed over the state, handling farm supplies. They now have also a paint factory built on scientific lines with the advice of ex-

perts from the agricultural college. A tractor plant assembles farm tractors of an unusually fine type at a reduced cost. One of their largest contributions to the farmers' welfare has been in chick hatcheries. The capacity of their hatcheries is nine carloads at one filling. Here again with the help of poultry specialists in the colleges they have reduced the most devastating diseases among chicks to one-fiftieth of what it formerly was. Following scientific methods they have greatly increased the laying capacity of hens. They own their own bank, have great numbers of credit unions for which this bank is a depository, have an oil refinery, pipe line, fertilizer plant and a sales volume of over \$9,000,000 in 1941 with \$650,000 of savings refund to the members. Reports for 1942 were not available at this writing.

The greatest of these corn belt farmers' cooperatives is the Consumers' Cooperative Association with headquarters in North Kansas City, Missouri. Howard Cowden, the dynamic genius of the movement started in a garage in 1929 with \$3,000. The story of his career can be found in Burrus Jenkins' "Fresh Furrow". It operates in nine states, has more than 500 local cooperative societies and does all the usual business in farmers' supplies. Its greatest undertaking has been in the field of petroleum. From the beginning it followed the British method of manufacturing articles farmers need where it was found considerable savings could be made. It began with lubricating oil when a neighboring plant refused to sell to it. Later it purchased that plant and has expanded the business until it now owns oil wells in Kansas, with pipe lines and refineries and does practically all the processing that the big refineries and oil producing corporations do. Its oil compounding plant quickly paid for itself and then for its office building and warehouse. Its paint factory paid for its construction in six months. Its refining plant turns out eleven different kinds of oil and shipped by the carload to cooperatives in Europe before the war cut off shipping. They now have 120,000 farmer members, their total sales are above \$15,000,000 with about three-quarters of a million dollars in patrons' savings. Sales increased in the past year by forty-seven per cent and savings by sixty-three per cent. They are manufacturing nearly \$3,000,000 worth of goods for their own

cooperatives. Now Mr. Cowden is talking about rubber factories to use agricultural by-products, such as were the basis of controversy by the War Production Board recently and through which Russia before the war produced, next to Germany, more synthetic rubber than any nation in the world.

The vigor of this great farmers' cooperative association and their enthusiasm over their progress was illustrated when 25,000 of them gathered at the little town of Phillipsburg in Kansas to celebrate the opening of their own oil refinery with six oil wells and nearly 100 miles of pipe line.



Five Years' Progress in Cooperatives

(Co-op League News Service)

WASHINGTON, D. C.—The U. S. Bureau of Labor Statistics in its first survey of the consumer cooperatives in the U. S. since 1936 reported that the volume of business of the co-operatives was almost 90% greater than it was when its survey was taken five years ago.

The study, summarized in the November issue of the *Monthly Labor Review*, reports on the business in goods and services of cooperatives devoted to distribution of consumer goods. The statistics below do not include the distribution of farm supplies for productive purposes.

Million and Half Members

The nearly 4,500 primary distributive and service associations had an estimated paid up membership of over 1,427,000 in addition to partly paid members numbering nearly 146,000. Thus over one and a half million persons were full-fledged, or on their way to be, members of consumers' cooperatives at the end of 1941, the Bureau of Labor Statistics reports.

"With a retail distributive business of over \$345,000,000 and a service business of nearly \$11,000,000, these local consumer cooperatives accounted for a total of over \$365,000,000 in consumer goods and services during the year. In addition, the 54 distributive and service federations had a total business aggregating almost \$105,000,000; of this \$100,760,000 was the wholesale distribution business, \$2,243,000 was service. The remainder represented retail and other businesses."

Production 14 Million Dollars

The wholesale and the central productive associations owned by the consumer cooperatives pro-

duced goods for their own use or for sale to member associations amounting to over \$14,000,000.

In addition to these purely consumer cooperatives, there are many farmers' marketing associations which do purchasing of consumer goods for their members. The 524 associations of this kind which furnished reports for the year had a combined business of \$119,122,000.

No general estimates were made as to operating results, resources, etc. of retail cooperatives. The 1,600 local distributive and service associations making returns on these points reported combined net earnings for the year aggregating \$11,533,148, after deducting losses of \$216,916 by 116 associations. If to this sum are added the net earnings of the wholesale associations amounting to \$4,750,497, the consumer cooperatives saved for their members over 16¼ million dollars in one year.

Since less than one-half of the retail distributive cooperatives reported, the savings for members in the whole consumer goods section of the Consumer Cooperative movement as reported in the survey indicated that consumers were served a great many more millions of dollars worth of goods than those actually reported.

Dramatic growth in co-ops is revealed by comparing the present survey with that published in 1937 covering the operations of consumer cooperatives in 1936.

Membership in stores and buying clubs jumped from 330,000 to 543,000 in 1941. Business of these co-op stores and buying clubs jumped from \$107,250,000 in 1936 to \$160,000,000 in 1941.

Membership in petroleum cooperatives jumped from 325,000 members in 1936 to 645,000 in 1941.

Business of gas and oil co-ops jumped from \$69,905,000 to \$179,000,000 for 1941. This was an increase of over \$100,000,000 in the five-year period and more than double the volume of five years ago.

Other striking gains in membership and business were indicated in the following fields: Co-op electric associations increased from 82,500 members in 1936 to 1,205,000 members in 1941, with operating revenue of \$33,410,000 on co-op owned and operated rural electric lines.

Credit unions, which are not included in the overall statistics given above, jumped in membership from 1,210,000 in 1936 to 3,532,000 in 1941. The amount of loans made during the respective years

jumped from \$112,135,000 in 1936 to \$362,779,000 in 1941.

Cooperative wholesale associations increased their business from \$43,328,000 in 1936 to \$104,000,000 in 1941, again more than doubling the volume in five years. The net earnings of these wholesales was \$4,750,000 in 1941.

Production by the co-op wholesales and inter-regional associations amounted to \$14,209,000 in 1941. A very interesting feature of this report was that the net earnings of these co-op factories, mills and refineries totaled \$937,000 in 1941.

The percentage of earnings in the productive phase of the Consumer Cooperative movement was far greater in proportion than in either the wholesale or retail field, indicating a very important course of expansion for the Cooperative movement.



Overall Seminary

Situated on a plateau in the Southern Appalachians, Overall Seminary is a training school for pastors of dirt farmers. The name derives from two sources. The first, the Over-all Logos, the Spirit-Creator of the universe. The second refers to the common garb of working farmers in Appalachia. At Overall Seminary everyone wears overalls.

This garb isn't just a stunt. It isn't practical to do farm work in white clothing, and everyone has to help do the necessary work in connection with-as-self-sufficing-as-possible training school. More over, it is good training; for no rural pastor who is willing to accept a call to a truly needy parish is certain of an income that will enable him to wear better clothing. Every student shall, according to the ideals of Overall Seminary, be able to live on a self-sufficing basis, if necessary, on a small farm. The best training for any learner is to do what he is trying to master under conditions as nearly normal as possible.

Each student shares in the chores of the community-family at Overall. There is no hired help. This creates a working democracy, and an understanding of and respect for those who toil at life's commonplace tasks. Work also helps insure each getting sufficient exercise to keep him in good health, for there is no gymnasium.

Book education does not suffer, however, because of this emphasis on doing of common country tasks. One's own lamp must be burning before he can be a light unto others. The more formal aspect of Overall's educational program recognizes the principle of individual differences. Each student starts where he is, going forward at his own rate of speed toward the objectives which he has set up in consultation with his adviser. There are as many programs as students. Thus the principle of democracy is recognized.

Bible literature, sociology, psychology, mathematics, economics—whatever has a contribution to make to the question or problems being studied is drawn upon. There is practical work in written and oral composition and English usage. Music and recreation are vital and necessary in the ministry to rural people; hence these receive proper emphasis. Cooperative efforts in study, recreation, and work are practiced.

The chief reason for Overall Seminary is that an urban environment is a poor place to train those who are planning on rural service. A taste for ease and softness is so easily acquired! One does not train soldiers for service in the common good in \$1,200 a year military academies.

O. L. K.

From These . . .



This is one of the 500 schools that put on a "Bundle Day" for Save The Children Federation. Teachers say, "it does our children as much good as it does yours."

Recently the schools of Philadelphia put on a bundle day, gathering out-grown clothing for the children of the mountains, which resulted in donations of 150,000 pounds. This will mean anywhere from 100,000 to 125,000 garments to be given out through the social welfare work of Save The Children Federation. This benign organization will have gathered more than half a million pounds for this service in the past twelve months, enabling it to help keep from 50,000 to 70,000 mountain children in school, many of whom would be deprived, when cold weather comes, of attendance because of lack of warm clothing or shoes.

S. C. F. has provided in the past ten years more than a million garments, three-quarters of a million books and 65,000 school desks for school children in the Southern Highlands. The object is to help

children who otherwise would be deprived of the advantages of the public school through inability to provide clothing and school equipment. It is now working in about 60 mountain counties through cooperation with teachers and school authorities. It does not do case work as do most social welfare organizations, but, having for its mission the fundamental object of keeping children in school, it works through the teachers and the school authorities, with county committees to advise and field workers to supervise.

During the past two years it has also sent large sums of money and large shipments of clothes to the British Save The Children Fund to care for the children of mothers who have gone to war work and little ones from homes that have been bombed. The total income last year from cash and commodities was more than \$1,000,000. It is one of the main supporters of the Conference for Southern Mountain Workers, which, in turn, cooperates through its recreational service for teachers and children in our mountain schools.

. . . To These



Regional Library Service in Tennessee

by LUCILE NIX

*Regional Librarian, Lawson McGhee Library
Knoxville, Tennessee*

The driver shifted into second gear and the truck safely forded a small mountain stream. It was the Regional Library Bookmobile making its way over a narrow and unpaved mountain road to a community some twelve miles from the county seat of an upper East Tennessee County. The Chevrolet truck passed the two-room schoolhouse where it had stopped when school was in session and drew up in front of a two-story white frame house next door. The woman who lived there had agreed to keep the library books and lend them to readers during the summer months.

As the Regional Librarian and a local community worker, president of the District Parent-Teacher Association, alighted from the truck, several in the group who had been waiting on the porch and in the yard, rushed out to greet them. The custodian of the book deposit, herself a middle-aged mountain woman, her high school son, her step-daughter, along with several women and children, eagerly swarmed around the truck to help make selections for the summer deposit of books.

A high school boy chose the biography of Tennessee's hero, Sergeant York, a Western story by James Oliver Curwood, and several titles suitable for next year's school reading credit. A neighbor's daughter, home on vacation from a job in a

large Western city, called for titles of several popular movie books. Seventy-five volumes were soon selected for the deposit. Among them, in addition to the above-mentioned titles, were newspaperman Knickerbocker's "Is Tomorrow Hitler's?", story books for the little tots, in fact, something for a surprising variety of ages and interests in this remote community.

This library deposit is only one of one hundred ninety now made possible in thirteen East Tennessee counties through the cooperation of local, state, and federal agencies in the organization and operation of a Regional Library Service. The service was begun in January, 1940, in Rhea, Roane, Loudon, and Meigs Counties when the Tennessee Valley Authority started construction of the Watts Bar Dam and contracted with the Knoxville Public Library and the Tennessee State Department of Education to furnish library service to its employees. It has expanded to include counties in the Cherokee, Douglas, and Fort Loudon Dam Reservoirs.

Library Boards have been organized in eleven of these counties. Over \$6,000 has been raised for books and personnel through county appropriation and individual community contributions. Over 23,000 readers borrowed 208,320 books during the year. Plans for the permanent continuation of the program were made at a recent meeting of representatives from eleven library boards.



THE BALLAD OF TIP SAMs

Tip Sams had twins and a razor back sow,
 Five dogs and a mule and an old roan cow;
 A bone-spavined filly and a one-room house
 And a little wrinkled woman just as meek as a mouse..

Old Tip raised tobacco, and he trafficked in skins,
 For he had seven sons in addition to twins;
 And every mother's son, and the little mammy Jude,
 Smoked a pipe all day and the twins both chewed.
 But Tip kept a digging and he never lost heart,
 For the dogs chased rabbits, and they caught
 right smart

And the bone-spavined filly and the mule pulled the plow,
 And they lived off the givings of the old roan cow.

But here the story closes on my little romance,
 For the seven sons are sleeping on the battlefields of France;
 But their daddy grows tobacco and trafficks in skins,
 An' the wrinkled little mammy has 'nother set of twins.

DR. J. T. COTTON NOE

MOUNTAIN MOODS

The sun lights up the purple peaks
 With a flood of golden glory,
 And white clouds sail like fairy boats
 O'er the mountain summits hoary;
 My heart is loosed from its valley home,
 And its close, resting tether,
 My spirits soar like the rapturous birds
 In the joyous April weather.

Then its O, to fly on venturing wing
 Away where the skies begin!
 I long for daring, freedom, life,
 And my mountains shut me in!
 A bare, bleak day with darkening mists,
 Like ragged veils half hiding
 The barren rocks and the naked trees,
 Which the grudging winds are chiding.

A hush of song and an empty nest,
 And a silence lone and dreary.
 A soul at peace from stress and strain,
 And a heart that has grown weary.

Then my mountains smile through the lowly mists,
 As they lift my soul from the clod,
 Their strong arms tenderly fold me close,
 Like the loving arms of God.

ADA SIMPSON SHERWOOD

NAKED WORDS

To the Hitlers of Europe and America

Listen to me,
 You who call tyranny beautiful—
 I'll tell you a thing
 In plain talk,
 Naked words
 That have no subtle meaning . . .

I'll speak of velvet gowns
 On soft shoulders,
 Bought with pallid wrinkles
 And stooped young bodies.

I'll speak of babies, too,
 Bent boned and sallow
 Sucking on tired breasts
 At dusk time—
 Of black hands,
 Hard as hickory
 In the seasoned plow-handles
 They clutch,
 And I'll speak of
A great deep sorrow
 That has no words . . .

Hard old hands,
 Bent young bodies,
 Young hands
 Crooked, like old iron pieces.
 Wrinkles,
 Pot-bellied babies,
And a great deep sorrow!

O listen, you—
 Listen to the FUTURE!
 When the great deep sorrow
 Of old black hands,
 Tired breasts,
 Wrinkles
 And pot-bellied babies
 Sit in solemn judgment,
 In terrible judgment
 Upon tyranny . . . !

No anger's in dead men.
 But it's in the FUTURE
 It belongs to them,
 They of the *great deep sorrow*—
 The pallid wrinkles,
 Twisted hands—
 Bent old iron pieces!

DON WEST

Read Up on Cooperatives

COOPERATIVE DEMOCRACY

*A Voluntary Association By the People
As Consumers*

By DR. JAMES B. WARBASSE

285 Pages, \$2.50, HARPER AND BROTHERS

This book by the grand old man of the cooperative movement in the United States is to the consumer cooperative what Adam Smith's "Wealth of Nations" is to capitalism and Marx' "Das Kapital" to state socialism. He defines cooperation as "the dramatic organization of consumers for supplying themselves with commodities and services. It provides control of purchasing power, establishes economy in distribution and production, offers justice to consumer and producer and preserves individualism in an age of regimentation."

This is the seventh edition of this fundamental treatise on cooperation. It has sold thousands of copies and been translated into several languages. It is "a discussion of the cooperative movement, its philosophy, methods, accomplishments, possibilities and its relation to the state, to science, art and commerce and to other systems of economic organization."

With the whole world immersed in tragedy as a result of efforts at changes in the social, economic and political order; with Nazi dictatorship at one extreme and Russian communism at the other, this is a mature and studied consideration of the cooperative movement, which is built in a democratic way, from the bottom up. The author says: "The main purpose of this book is to discover a way through the voluntary association of neighbors by which the individual may save himself from being enveloped and dominated by centralized power and may preserve his personal freedom without relinquishing personal responsibility."

He says it is not revolution nor is it mere reform and an emollient for present days' ills, but "by applying certain methods in a serious, smaller society, the great cooperative society employing these very methods may ultimately be attained." The cooperative movement does not force anyone into joining, it does not cut prices of competitive business, though it may cut those of monopoly control in order to force competitive business to remain competitive. It preserves the democratic method

by making the consumers stockholders and the only radical economic device in its method is that of simply paying interest on money invested as capital and returning profits as savings on the purchases of the product of the member. If one wishes to use the word revolution in its peaceful sense as a drastic change in methods, this returning of profits as savings dividends, not upon the capital of the stockholders but upon the purchases of the product of the member, is the one revolutionary device in the cooperative movement, as is also the "one member one vote" instead of according to stock holdings.

He gives a resume of the extent of the cooperative movement, which, before the war included somewhere between 70,000,000 and 100,000,000 families, but apologizes for the inadequacy of any recounting of the movement when it moves as rapidly as cooperation has in the years since the World War. It has, for instance, 9,000,000 members in democratic England and some 5,000,000 or 6,000,000 in autocratic Japan. In both these lands, and in all others, it began among the poor, seeking a way to add a little economy to their living account. "A student of cooperation, if he is not already familiar with the facts, will discover with some amazement the actual extent." Utopian only in its ideals, but practical in its processes, offering violence to no one, proceeding democratically and putting the people in charge of their own business, it seeks to cure poverty through creating plenty and distributing it equitably rather than creating poverty in the midst of plenty.

Not all cooperators will go with Dr. Warbasse all the way in his desire to replace the many functions of the political state through economic cooperation, but anyone who believes in applying the principles of democracy to our economic life as we do to that of the state, the church and free associations, will agree that no method has yet been proposed that is so democratic in its methods, so inoffensive in its processes, so creative of the common welfare, or that offers so much promise as a middle way between a *laissez faire* capitalism and a state socialism, whether of the Nazi or the Marxist type.

Perhaps not all will hold the fear of state in-

terference that the author does, but the most ardent New Dealer must fear the rise of bureaucracy in the administration of things he regards as highly benign and for the common welfare. Dr. Warbasse fears bureaucracy as he fears dictators, and while he gives the state a function to perform, he wants as little of it as is possible. A whole section of this treatise is devoted to cooperation and the state, and another to cooperation and profit-making business, in which he seeks to show that the cooperative movement works peacefully within both seeking to substitute democracy for authoritarianism in the former and the common welfare for monopoly, great riches and money control in the latter.

He says: "A society of people working for themselves is a balanced organism. There is an equipoise between production and consumption. To have things scarce, to keep the prices high is incompatible with the interest of the consumer. To produce too much because of uncertainty of market is incompatible with the interest of the workers. The cooperative system makes for a scientific estimation of the amount of product needed and the amount of labor required."

It disposes of the cost of advertising and substitutes mere announcement, with education, regarding the product. It does away with all adulteration, for the consumers own the business and have no interest in taking advantage of themselves through poor quality or any other of the many evils in an unregulated competitive market. The story of how the cooperators of England and Scotland, for instance, or of any other land, have built their great cooperative enterprises out of their savings is ample and eloquent witness to the effectiveness of cooperatives in building a better livelihood for the people who cooperate.

In his general resume the author says: "Voluntary organization of the people in their own interest as consumers to secure larger access to the good things of life is expressed in the cooperative movement. This is the only non-political organization of the people which aims at democratic distribution and production for purposes of service. Cooperation is a voluntary method whereby the people unite and use their resources to supply their needs. The purpose is to get the largest possible direct access to the things that people want. Through cooperative societies the consumers perform for

themselves useful functions which are otherwise performed by profit business, by the political state, by charity or by individuals."

Cooperative societies make use of decentralized control in the interest of democracy and decentralized administration in the interest of efficiency.

Cooperation is wholly constructive and evolutionary, never destructive or revolutionary. It uses neither force nor coercion and stands for freedom in commerce. It does not demand the abolition of profit business by state law or confiscation. It keeps itself on the alert and would not deprive itself of the challenge of the competition by private business. Cooperation can grow only as it proves its superiority by fair competition. It asks no discriminatory favors of the state, it asks only that it shall not be discriminated against. It is evolutionary, friendly, peaceful, undramatic, quiet and unostentatious. It is based upon the social morality of the consuming masses which are interested in the total good of society because they are society.

THE PEOPLE'S BUSINESS

The Progress of Consumer's Cooperatives In America

By JOSHUA K. BOLLES

178 Pages, \$1.00, HARPER AND BROTHERS

This is the latest book on the cooperative. It is by a journalist who has had wide experience in viewing and interviewing. If skeptics wish confirmation, if discouraged cooperators in struggling little cooperative societies wish their faith in the movement strengthened, if opponents wish to know what they are up against, if the open-minded general reader wants to know what progress the cooperative movement is making in the United States, here is a book up to date, vividly written, factual and most interesting to read. It is indeed heartening to see how just common men and women striving to meet the problems of livelihood in a highly competitive society, where the money mark of success is on so many things in the economic and even in the social and educational world, have learned a new way of working together each for all and all for each in such a manner that each retains his property, his own business and his individuality while cooperating with his fellows for the commonwealth of all.

Here is the story of the rise of the Rochdale

Cooperative movement in England and then of how it started in our country among the farmers, spread to the wage earner, on to the college campuses, and from humble little cooperative buying clubs has developed such great enterprises as those of the farmers of Wisconsin and Minnesota, of the corn belt farmers in Ohio, Indiana and Missouri, who learning how to buy together, work together, save together, play together, have created great enterprises with an overturn of tens of millions of dollars and done it all on a sound business basis without governmental interference, dictatorship, revolution, violence or any other accompaniment of rapid changes in the social order. It is a graphic story, graphically told, and heartening to those who believe that the better way of life must be created peacefully through that cooperative method that Kagawa called the economic expression of Christianity.

PROBLEMS OF COOPERATION by Dr. James P. Warbasse. 212 pages. Cooperative League of U.S.A. \$1.00.

The "grand old man" of the American cooperative movement turns to write a book analyzing the errors cooperators make as a warning that should help them correct them. He puts them under errors of financial policy, educational and social work, organization and management. He also discusses frankly the "obstacles to cooperative development," listing forty-eight such, covered by organizational and political obstacles, non-progressive elements, etc. It is a meaty book for those who manage cooperatives. One who is not a convinced and experienced cooperator might think the difficulties too great, but to the author they are no more so than he, as a physician, would find the diseases he seeks to cure too difficult for him to advocate good health. Really this book is eloquent witness to Dr. Warbasse's deep faith in the cooperative movement, a faith so deep that he does not hesitate to point out the weaknesses and failures of those who promote it, and to, like a good physician, prescribe for its ills. He says: "The discipline which error gives helps us to advance." As a declaration of faith he says: "It is growing more and more obvious that, if civilization is to be saved, the cooperative method of business offers hope."

RURAL AMERICA LIGHTS UP by Harry Slattery. 142 pages. The American Library. 15 cents.

In this little book the director of the Rural Electrification Administration tells the story of its expansion and the benefits brought to farm homes. War now slows down its beneficent work but it has not only brought light and burden reducing power to a million American farms but once and for all established the cooperative method of owning and managing this prime necessity of a good rural life. President Roosevelt hopes for the day when electricity will be as cheap as water. Under REA farmers who paid from 10 cents to 18 cents per kilowatt now pay from 4 cents to 6 cents and many as little as 3 cents. Rural lines that once cost up to \$2,400 per mile now cost half that sum and the cost of equipment has been lowered in like manner. TVA has set the pace and is furnishing the model for cheap light and power, for flood control and for cooperative labor relations; and it is demonstrating through its decentralized community cooperative and municipal distributing plants that government ownership of public utilities does not need to mean bureaucracy.

THE MORALE OF DEMOCRACY by Hon. Jerry Voorhis. 93 pages. \$1.00. The Greystone Press, New York.

Jerry Voorhis was a California school teacher who was elected to congress and has made a national name for himself as an able, sincere defender of the rights of the common man and as an advocate of cooperation. He is forty-one years old. His school was for under-privileged boys. He is a Yale graduate but work with his hands and sharing the lot of those who labor has proven an important part of his education for the leadership he is winning as a congressman. This little book is made up of three addresses he has made on the cooperative movement covering its recent history, its promise in the building of a better world and the contribution it makes to the "morale of democracy." Half of the book is an introduction by Wallace Campbell of the National Cooperative League, in which he recites the remarkable development of the cooperative movement in our time, and an epilogue by Dr. Warbasse, for many years president of this League, reiterating the fundamentals of cooperation as integral to the democratic process.

Mr. Voorhis finds in the cooperative movement

the needed transition from a competitive, individualistic, a group and 'block,' and a purely producer economy to the broader foundations of a consumer economy. The consumer group is the only one to which every one belongs and it is to supply his needs that all others exist. Make the consumer masses able to buy and business prospers; make them a mass to be exploited that individuals and organized groups may prosper and all the ills we have recently suffered come to pass, with poverty in the midst of plenty. Answers must be found to unemployment, growing dependency, monopoly power and depression among farmers and other real producers of life's necessities.

Congressman Voorhis believes the cooperative movement has an answer. Fundamental to all else is its contribution to spiritual motives. He says "Cooperatives are inherently built on spiritual motives—they are the most Christian in business institutions. They cannot be selfish and succeed." As to competition he says: "There can be competition to accomplish something higher and better than amassing money. Either this is true or else everything else that has been taught us by the forces of Christianity is a lie. But it is not a lie."

School Cooperatives in Saskatchewan

In eighteen mimeographed pages, Mr. H. R. Lambertson, Editor of the *Saskatchewan Cooperative Consumer*, gives schools a manual for the use of teachers in giving instructions in the cooperative movement and in the organization of school cooperatives. Cooperatives are encouraged in this province and teachers are encouraged not only to teach the principles of the cooperative movement, but to organize their students into school cooperatives for economic savings; as the author puts it, "cooperation teaches that man is his brother's keeper and that he can best lighten his own burdens by lightening the burden of others, that he can achieve his own happiness only by including within it the happiness of others. The cooperative movement is an exercise in fellowship which regards each community as a brotherhood of consumers integrated into unity by common want, and which seeks to end the exploitation of man by man. This movement teaches men and women to rise above their own interest and to think in terms of the general good. In cooperation men have found it possible by working together to increase their own abundance while increasing the abundance of oth-

ers. It has been well said that cooperation is the beginning of a way of life whose technique and goal are freedom and abundance." Published by The Cooperative Union of Canada, Room 238, Parliament Building, Regina, Saskatchewan.

I'll Fed, Ill Clothed, Ill Housed. Five Hundred Families in Need of Relief. In fifty-nine mimeographed pages, the United States Department of Agriculture issued this study made by Rachel R. Swiger of the Farm Security Administration and Conrad Tauber of the Rural Life Division of the Department of Agriculture. The five hundred families were clients of the rehabilitation program of the Farm Security Administration and the studies were made in eleven counties scattered over eight states from coast to coast. The average assets per family varied from \$99.00 in sharecropping Georgia, where the tiller of the soil owns nothing, to \$2,200 in Washington state where the ownership of the land by the operator is at its best. The study goes into all the details of family living including farm equipment, household equipment, type of family dwelling, cash available for family necessities, medical care possible, amount expended for clothing, housing, education, etc. As among these five hundred families thus closely studied are represented that one-third which the president denominated as ill fed, ill clothed and ill housed in our nation, it is a very revealing piece of information. The average farm income per family varied from \$55.00 cash and \$50.00 non-farm income in sharecropper Georgia to \$308.00 of farm cash and \$543.00 of non-farm income in Washington state. Free, U. S. Department of Agriculture.

"The Philosophy of the Antigonish Movement." This twenty-seven page pamphlet, written by Rev. D. J. McDonald, President of St. Francis Xavier University, explains the noted cooperative movement in Nova Scotia and gives an exposition of its fundamental principles. In good Catholic fashion the fundamental principles are traced to the teachings of St. Thomas Aquinas; but the chief interest of this exposition is in the methods pursued for the attainment of this remarkable cooperative success, in which the practical and material benefits are based solidly upon a religious motivation of duty toward the poor and keeping of the tenets of brotherhood. It is a studious approach to the principles of cooperation and the practical difficulties involved. The fundamental social principle

is that of maintaining individualism through social action as against an individualism that exploits and a social movement that results in state control. The author says: "Study clubs could be used to integrate moral studies with economic studies because economic problems are largely moral ones."

LEAFLETS FROM THE COOPERATIVE LEAGUE, 167 W.
12TH ST., NEW YORK CITY

The Story of Toad Lane

By Stewart Chase

The Story of Toad Lane, a little fifteen-page pocket size leaflet by the noted author of many modern books dealing with our social-economic situation. Send a three cent stamp for a single copy or ask for rates on quantity lots for use in your cooperative educational interest. The story of the Rochdale pioneers is always interesting and never more so than when written by the magic pen of Stewart Chase.

Here Is Tomorrow by Wallace Campbell, 10c

A thirty-two page exposition of the consumers' cooperative movement based upon the moving picture "Here Is Tomorrow."

Objectives of Consumers Cooperation by Murray
D. Lincoln, 5c

A fifteen-page pamphlet by the president of the Cooperative League, and dynamic leader of the great farmers' cooperative movement in the State of Ohio.

Writing The Case Story by Basil Beyea

Published by The Social Work Publicity Council,
130 E. 22nd St., New York City, price 60 cents.

This thirty-two page mimeographed booklet of double book size pages is written by an experienced newspaper man who also knows social welfare work. It tells how to take the story of human interest and isolate it from the mass of data, which while interesting, does not bear upon the telling of the human interest tale in a way that will be effective with the reader. It is especially designed for promotional work but is also most useful for ordinary publicity and educational material. Mountain schools, mission settlements, etc., can profit by the skilled guidance of this experienced newspaper man.

LEADERSHIP FOR RURAL LIFE by Dwight Sanderson. 127 pages. \$1.25. Associated Press.

ORGANIZATION OF GROUPS FOR DISCUSSION AND ACTION by Paul R. Vogt. 26 pages. U. S. Department of Agriculture. Free.

The foreword to Dr. Sanderson's book is written by M. L. Wilson who is generally regarded as the finest philosopher of the rural life movement. Dr. Vogt has a lifetime of experience as both rural church and farm leader. His pamphlet is an excellent guide to the organization and conduct of rural discussion groups. Dr. Sanderson has enjoyed high rank in the rural life movement for many years. Mr. Wilson points out the difference between the fascist-fuehrer type of so-called leader who is a dictator and the democratic type. Dr. Sanderson, of course, builds his book upon the democratic process in which the leader is one who leads by common consent and holds his leadership by merit and common consent. He leads by getting the cooperation of those who follow and through what psychologists call 'circular response,' that is, he stimulates others and they in turn stimulate him; the followers must feel the leader needs them as much as they feel they need him—that is the democratic way.

The author illustrates with numerous examples taken from experience, examples where often the leader was not ambitious to lead but was found to have the ability because he possessed the confidence of the group; in other words the group sought the leader rather than him seeking the leadership. Under great stress the man of will, even of violence, may assume leadership; this is sometimes shown in labor strikes. But usually sober reflection chooses the best informed, the most experienced and competent and the one in whom most have confidence, though sometimes prestige may dictate the choice. Selecting the leader is as difficult as it is important, especially where as in rural communities, ulterior personal and emotional difficulties are liable to interfere. A study of this book is recommended to all who are interested in rural group organization.

Nuggets

By ARTHUR E. MORGAN

In the last issue of Mountain Life and Work we reviewed the manuscript of Dr. Arthur E. Morgan's new book on "The Small Community." It has now been published by Harpers (\$3.00). It is a ringing call back to that fundamental democracy which begins in community cooperation.

For several years Dr. Morgan has written, in "Antioch Notes," the finest expositions on social ethics this writer has seen. They are based on science and both sound sociology and Christian ethics. Science is never extremist or radical except in the general sense of going to the root of things. The teachings of Jesus reform society through the law of the heaven. So sound social progress is by evolution rather than by revolution; it is based on science but motivated by religion.

Dr. Morgan's philosophy is that of "The Long Road," as his rare little book published by the Home Library (25c) expresses it. These "nuggets" from Antioch notes do not give his expositions, but are selected rather as sign posts giving his direction down the long road toward the good society which Jesus called the Kingdom of God.—The Editor.

One of the great sins of our age is that leaders put forward principles but make little or no effort to live up to them. Thru the cooperative movement groups of ordinary little folk can pipe down their share from the great reservoirs of national wealth. We had more democracy one hundred years ago than we have today. People owned their farms and their homes in those days. Thru cooperatives they are returning to ownership. We have made a start in this region.

Man has been wrongfully subordinated to the requirements of the State in some countries and of the Economic Machine in others.

Man is made by God for responsible cooperation with his fellows in the pursuit of ends which he knows to be inherently right. He is affronted and demoralized if he is required to live in a society which does not recognize those ends nor require its members to honor the resultant rights.

In virtue of his social nature man needs to live in habitual cooperation with his fellows.

Right and duty are correlative terms. My duty to my neighbor only takes on meaning when I know what are his fundamental rights.

To acclaim a universal standard of right and defend it for all men is one of the most perfect social acts a man can perform.

But whilst man is fundamentally social he is at the same time universally prone to be over assertive of his own right, and negligent and evasive with regard to his duties.

There has been no sufficient recognition yet of the extent to which greed of gain and pride of power need to be curbed and counteracted in the interests of those whom their free operations now injure.

It is first necessary to establish in men's minds the principle that social responsibility should be effectively coupled with economic power.

The needed development is sometimes described as the establishment of economic democracy, to fulfill the promise of the political democracy of which we boast.

The more we can establish legal obligation to respect the rights of others in essential matters, the more liberty can they be allowed in shaping their conduct in every other respect.

Nothing could have done greater damage to the religious life of man than the denial of the claims of the principle of social justice in the economic sphere. To be indifferent to the injuries which extreme poverty or insecurity or toil or monotony inflict upon the life of man by stunting his mind or limiting his opportunity to fulfil his natural responsibilities to home and family, is to mutilate the conception of social justice and so to deny the authority of God over the consciences of men.

Industry will inevitably be dominated by the will to worldly success and material splendour if it not dominated by the will to provide the material basis for a fine community life.

The church cannot effectively recall men to God without requiring them to offer their economic life as a whole to him, and without giving them at least a broad general picture of man's rights and duties in this as in every other field.

Mountain Workers' Programs

MOUNTAIN WORKER'S PROGRAMS

Things Doing and Things to Come

A series of regional conferences are being held to both meet the limitations on travel and to enable many who cannot come to the annual conference to benefit by meeting fellow workers and to join in discussion of common problems. The workers on the Tennessee Plateau hold an annual regional conference. Its success furnishes a model. Thirty workers in the Asheville area held a very successful one day conference recently; three-fourths of them will be unable to come to the Knoxville conference. Several others are planned—both recreational and on general conference programs.

OPPORTUNITY SCHOOL

The eighteenth session of the midwinter Opportunity School will be held on the campus of Berea College February 2-27, 1943. There will be four weeks in which older fathers and mothers, young people, community workers, teachers, ministers, craftsmen, farmers and housewives may find a refreshing experience of body and spirit.

The program is a balanced one, giving opportunity for thoughtful conversation, reading and attentive listening; for improving old skills and learning new ones; for a happy social life.

The morning hours are filled with informal classes, which are planned, without text books, for periods of group thinking. They will point toward the valued social heritages which should be treasured; the knowledge, attitudes and ideals which it is our part to create in the present crisis.

The program may be thus roughly divided:

Our Relationship to Fellowmen

Family and community life. Citizenship. Appreciation of books, stories, poetry. Background of current history—national and international. Art forms and music that we can enjoy with others.

Our Relationship to Nature

The earth; its soil, plant and animal life. Our dependence upon them. Glimpses of the stars and planets.

Our Relationship to God

Worship. Understanding of great religious truths and their application to today's living.

During afternoon hours the men will have ac-

cess, as far as space permits, to the electricity, motor mechanics, plumbing and woodcraft shops. No finished course can be given within this time, but considerable information and skill can be acquired, which are greatly needed in every home and community in the absence of skilled tradesmen. Women may have help in the above interests and in nutrition and other phases of home making, in home nursing and handicrafts. Practical help will be given as desired in any phase of farming through the College Agriculture Department, with its resources of dairy, poultry, garden and farm plants.

Folk games, fireside games, reading, walks, campus trips, travel talks, informal parties, fill the remaining time with full enjoyment of the library, plays, concerts, lectures and sports of the college. Miss Marie Marvel of the Conference of Southern Mountain Workers, will lead the recreation program, and the editor of this journal will lead in discussion on cooperatives.

Men and women eighteen years of age and over are eligible for enrollment. There are no educational entrance requirements. Students will be expected to adapt themselves to the campus life of Berea College. They will room in campus dormitories and have meals together in one of the college dining rooms.

The total expense of this course will be \$15.00, due upon entrance. Day students will pay \$2.00 for the course. Please send application blanks as early as possible to the secretary of Berea College. Miss Mary P. Dupuy will again be director.

INSTITUTE FOR VACATION SCHOOL LEADERS

The annual institute for workers in vacation schools will be held in Berea, Kentucky, February 16, 17 and 18. Training will be given and discussions conducted on all matters of interest to leaders in vacation schools, such as recreation, handicraft, Bible instruction, worship for children, etc.

The program will include sectional conferences for teachers of the various age groups and also for ministers and leaders; experiences in handwork, recreation and dramatics; exhibits of books, literature and things to make; lectures; personal

conferences with leaders and other church school workers and grand companionship for three days.

If reservations are made in advance delegates may be entertained as guests in Berea homes and meals will be served by the College for \$2.50 for the entire period or \$1.00 a day. Boone Tavern also has special rates for mountain workers.

The first session of the Institute opens at 9:30 Tuesday, February 16 and closes 4 o'clock Thursday, February 18. For reservations, information and programs address Miss Wilhelmina Stoker, Union Church, Berea, Kentucky.

MOUNTAIN FOLK FESTIVAL—1943

The eighth annual Mountain Folk Festival for colleges, schools, community centers, Four-H Clubs, and other interested groups will be held at Berea College, April 8-10, 1943. The first meeting will take place in the Seabury Gymnasium on Thursday, April 8, at 7:30 p.m.

The Mountain Folk Festival holds membership in the Conference of Southern Mountain Workers and is affiliated with the Country Dance Society. Its purpose is to encourage the preservation of folk material—songs, games, and dances—and to unite for the fun of non-competitive recreation, groups throughout the Southern Highlands.

The annual membership fee for the festival groups is \$5 per year. The fee for individuals not associated with a group is \$1. Members are not required to pay a registration fee at the festival, but a registration fee of \$2 will be payable by each participating non-member group. Individuals who wish to participate and who are not connected with a group and have not become members of the Mountain Folk Festival will be asked to pay a \$1 registration fee.

The most popular activity of the festival has always been folk games, English and Danish, as well as American singing games and dances.

At former festivals ballads have been dramatized and folk plays presented. Such plays not only enrich the program but make a valuable contribution to dramatic material for use in mountain schools and communities. Plays may be original or otherwise. Groups selecting non-original plays to present should submit their choice to Mrs. Raymond McLain, Chairman of Dramatics, 322 Desha Road, Lexington, Kentucky.

A new feature of the 1943 festival will be pup-

petry. Ballads and folk tales are most suitable material for puppet plays. It is hoped that a number of groups will plan to present puppet plays. Those who are intending to do so should write about their plans to Mrs. Leila E. Smith, Box 494, Berea College, Berea, Kentucky.

It is proposed to give greater emphasis to singing and instrumental music this year. Persons who have some skill in playing a musical instrument are requested to bring their instrument to the festival. Miss Gertrude Cheney of Berea College will give particular attention to the use of shepherds' pipes and recorders. Groups are asked to bring interesting versions of carols and ballads. Miss Marie Marvel, of the Conference of Southern Mountain Workers, may be consulted on musical questions.

At the 1943 festival a social room will again be provided for rest, conversation, and quiet games. It is hoped that Mr. and Mrs. Lynn Rohrbough, Co-operative Recreation Service, Delaware, Ohio, will be in charge of traditional games in the social room.

Groups that have songs, singing games, or folk dances which they consider would interest the festival should make this fact known. Opportunities to present these special numbers will be provided at the various sessions. Leaders are asked to see that their groups participate only in the dances with which they are familiar.

Berea College hopes to be able to offer dormitory space, or failing this, Boone Tavern and tourist homes will furnish comfortable quarters. Prices will range from 75 cents to \$1 per night. The college will provide meals at \$1.25 per day. The first meal will be supper on Thursday, April 8; the last, breakfast on Sunday April 11.

At recent folk festivals an increasing number of groups have adopted a particular color for their girls' dresses. Would centers that expect to do this for the first time in 1943 please write to Mrs. Georg Bidstrup, Brasstown, North Carolina (Chairman of the Program Committee), before definitely choosing a color, in order that new colors may fit into the general color scheme? All must wear rubber-soled shoes. The girls will wear cotton dresses with full skirts; boys should wear white shirts. Also each boy should bring a pair of white ducks for the "Open Evening." Girls are encouraged to wear their festival dresses at the

Country Dance Party, which will be held on Friday night, April 9.

Inquiries and registration fees should be sent to Mr. Frank H. Smith, Conference of Southern Mountain Workers, Berea, Kentucky.

A REGIONAL FOLK FESTIVAL

Students from seven schools in the mountains of North Georgia, Western North Carolina and Tennessee journeyed on November 7, 1942, to the Rabun Gap—Nacooche School, Rabun Gap, Georgia—for the first regional folk festival of this area.

Dr. Bellingrath, the president of the school, welcomed the various groups at noon in the school chapel. All joined in the singing of folk songs around the tables under the leadership of Miss Marie Marvel, recreation leader of The Conference of Southern Mountain Workers.

All afternoon the big gymnasium was the scene of color and rhythm. The first hour the groups played together with no spectators. For many this was the first time they had ever traveled from home to share in such a venture and we wanted them to feel the spirit of play and good fellowship. At three o'clock the doors opened to welcome the audience—mothers and fathers and children who had been waiting patiently outside. School busses had gathered them in from near and far. The play spirit continued throughout the afternoon as we enjoyed together American, English and Danish country dances. Five groups did an English Morris Dance, "Bean Setting," and seven groups "The Kirby Sword Dance." Both the Morris and Sword, ancient ceremonial dances, were especially enjoyed.

As we formed a big circle—one-hundred eighteen in all—with hands joined at the end of the busy day, we sang together a few more songs, expressed our appreciation to Rabun Gap and accepted an invitation to Hiwassee for a second regional festival one year hence.—Mrs. George Bidstrup.

CHRISTMAS COUNTRY DANCE SCHOOL

The fifth annual Country Dance School was held as usual during Holiday Week on the campus of Berea College. It has grown largely out of the recreation field work of the Mountain Workers' Conference.

Miss Mary Gadd, Director of the Country Dance

Society, came down as usual from New York. She is a folk dance teacher of long and rich experience. She was intimately associated with the late Cecil J. Sharp, the famous collector of songs and dances, who on a number of occasions visited the Appalachian Mountains in quest of ballads and carols. Mr. Sharp noted and later published the Kentucky "Running Set," which the writer some years ago saw danced by the demonstration team of the English Folk Dance Society at Hereford, England.

The Country Dance School is not strictly limited to the mountains. Kentucky cities, like Lexington and Louisville, are always well represented. Folk dance enthusiasts have in recent years come from such distant states as Colorado, Texas and Michigan.

The school does, however, in a special manner contribute to the recreation program of the Conference of Southern Mountain Workers. Leaders of schools, churches and community centers, who are carrying on a constructive recreation program, come for new material and inspiration.

In these crucial years is it not essential that we should hold fast to the heritage of our social life? The right to enjoy the crafts, songs, and dances, which have come down to us through the centuries is surely part of that great Freedom for which the democratic nations are now fighting. Hence as opportunity and leisure permit we do well to honor our nation's folk songs and dances.

FRANK H. SMITH

"I believe that consumer co-operation can help greatly in the solution of the problem of distribution. Business muffed its opportunity, because of traditional thinking. Organized business failed to see that the time had come when its only chance for continued prosperity lay in distributing prosperity among the whole American people."

Edward Filene, Great Merchant.

During the past 20 years Mr. Filene has supplied \$1,000,000 through the Twentieth Century Fund for the advancement of cooperative credit unions. Recently he turned over another \$1,000,000 to the Fund for the organization of a series of locally-owned and operated cooperative department stores to bring efficient service to the mass consumer.

Cooperatives Progress

Perhaps the most remarkable cooperative development in this war-torn world is that of the Chinese Industrial Cooperatives, named, for short, Indusco. More than a million Chinese displaced from their homes and their workshops by the Japanese invasion are now working together in hundreds of little industrial cooperatives scattered throughout free China, especially about the central-western portion, but with many of their associations among the guerrillas back of the Japanese lines. They are producing over 500 different items, more even for the Chinese army than for their own livelihood. In a single year they made a million army blankets and in one section alone made 50,000 uniforms on a short-time order. In another 30,000 pounds of surgical bandages and medical cotton were produced in haste. There are now 2,400 of these small cooperative groups producing more than a million dollars worth of goods each month. An illustration of their effectiveness is given in one instance where workers were paying \$12.00 per month for their food at cafes and by cooperating and working together reduced the cost to \$4.00 per month. They work in textiles, clothing, machinery, leather goods, medical gauze, chemicals, power equipment, minerals, blankets, soap, canned goods, plows, household equipment, drugs, medicine and in fact nearly everything they need for their own simple living or that the army needs for its support. Dr. J. Henry Carpenter, who has been chairman for many years of the Kagawa fund in this country and leader in interesting church people in the cooperative movement, was sent to China by the American committee to aid Chinese cooperatives. He was afforded passage in airplanes by the government. He has now returned and will report to the Lend-Lease Administration. Of the \$500,000,000 loan to China by our government \$200,000,000 was set apart for this cooperative movement. Mr. A. Manuel Fox, American member of the Chinese Stabilization Fund Board, says: "The cooperatives have a definite place and opportunity in the Chinese economy in increasing production to meet the immediate war effort and in laying the foundation for post-war reconstruction." Edgar Snow, author of perhaps the best books on China written in recent years, suggests that the Chinese model of industrial

cooperatives might well be used as an instrument for the economic emancipation of the colonial peoples when the United Nations begin their promised work of helping them set their houses in order to lift their masses out of poverty.

Saskatchewan holds the banner for cooperation in all of Canada. There are nearly 700 cooperative organizations in the province with more than 2,000 places of business and a membership of 210,000. Last year the total volume of business done was more than \$77,000,000 and their banner accomplishment for the year was the opening of a wholesale grocery. They run a cooperative oil refinery from which they purchase about \$2,000,000 worth of goods per year, saving for themselves over \$300,000. Following the Swedish example, when oil companies put the price too high, they posted a cooperative price structure over the entire province and forced all the other companies to re-adjust their prices. The population of this province is less than a million, so about practically all its people belong to cooperatives. Here are the headquarters for the great Canadian wheat pool, which is the center for handling more than a billion bushels of grain per year and which has paid back to its members as high as \$750,000 in dividends in a single year. They operate not only the oil refinery, but a coal mine, a mill, a flour mill, community stores, grazing association, live stock marketing, a mutual benefit association, a dairy cooperative, credit union and, most interestingly, a honey producers' cooperative which handled over 800,000 pounds of honey last year. They maintain a field staff of eighteen men on education and promotion and the state university not only teaches cooperation, but furnishes some of its most eloquent and persuasive apostles.

Among the Scandinavian and Finnish people of Wisconsin and Minnesota a larger percentage of all the people belong to cooperatives than any other part of the United States. They have three wholesales with over 120,000 members, which do a business of \$15,000,000 per year. Perhaps their most interesting venture is in insurance. They provide life, automobile, fire, health and burial

insurance. They hold policies on 30,000 cooperators with a premium income of about \$600,000 per year. More than 7,000 carry the hospital insurance, carrying on a mutual basis the hazards of ill health and accident. The United States Department of Agriculture has stated that their mutual fire insurance rates are only from one-third to one-half the cost of standard private company's rates. For example, when the private company's rate was fifty cents per one hundred dollars, the mutuals ran from sixteen to seventeen and one-half cents. The total sales of the 115 member cooperatives reached the grand total of nearly \$18,000,000 and total earnings of over \$900,000 was returned to the members as savings dividends. They did business on less than a six per cent cost and earned more than three per cent on their total volume. They handled groceries, home and farm appliances, clothing, hardware, building material, fuel, petroleum products, automobile supplies, stock feed, service station equipment, coffee and bakery products, dairy and poultry feed, have a complete printing service, issue two weekly cooperative newspapers, print books, pamphlets and business forms and conduct cooperative education through a speakers' bureau, short term schools, the radio, literature, pamphlets and moving pictures. Many of their rural retail stores did business on a basis of only about nine per cent and showed net earnings of seven per cent.

Thirty farmers up in Alberta, Canada are planning a unique experiment in cooperative farming. Each family will own title to its own land but will cooperate in the purchase of machinery and other equipment and necessities for farming. They propose to elect a manager with group leaders for different types of work. Each type of soil will be apportioned that which scientific farming believes it will best produce and each farmer will do a special job over a period of three years. Each will share in the earnings of all, but each one will also draw special revenue from his particular type of activity measured according to what it earned.

When you buy Teksun Citrus juice you buy from one of the most successful cooperatives. More than three thousand growers in the Rio Grande Valley with orchards covering some 50,000 acres have united to press their own juices and market them and the by-product. When organized ten

years ago, they pressed in one year some 2,722 tons and sold 306,000 boxes of fruit. They are now marketing more than a million and a quarter boxes of fresh fruit each year and pressing the juice from more than 11,000 tons of oranges and grape fruit. The writer has visited one of the largest plants and this is the story told him by the superintendent: He said they were getting \$6.00 per ton for grape fruit. They organized a cooperative and were immediately offered \$8.00 per ton if they would abandon their cooperative. They refused and the offer was raised, next to \$10.00 and then to \$12.00, but they held to their cooperative idea, and in the year of this interview were making \$13.00 per ton clear for the orchard growers themselves. Thus through cooperation they more than doubled the income of the farmer. Most interesting in the processing is the manner in which the rinds, once thrown out or buried as pure waste and loss, are now turned into food for stock and chickens.

Up in Virginia, Minnesota, the farmers instead of packing their own home-killed pork organized a cooperative to have it done methodically and scientifically by experts and found they could make considerable saving as well as improve quality. At last account 350 farm families were bringing their ham, bacon and sausage material to this little factory, where, as in the great Chicago packing houses, everything is saved but the squeal. Today they not only supply their own families but are selling more than \$50,000 worth of meat each year.

Up in St. John's Valley in Maine, Father Will Fred Soucy has done as remarkable a piece of work as that of the fisherman in the Antigonish Communities in Nova Scotia. He found a thoroughly poverty-stricken community of some 5,000 families and 30,000 persons. The soil was poor, the home industries, operating on a home basis, had been taken in by a slick city broker. Father Soucy made getting a decent living for the people of his parish fundamental to his spiritual work. He started with credit unions, then built a cooperative knitting industry and next led in the building of telephone lines. Then came a cooperative creamery. Today the creamery is making 100,000 pounds of fine butter each year, the cooperative knitting industry is nearing a \$3,000,000 gross output. A measure of prosperity, better family living, great-

er independence and a finer, more mutual way of living and working together has been established. Needless to say that out of such leadership the spiritual outcome is as remarkable as the economic.

In Maynard, Massachusetts, the Finnish people established a cooperative society in 1907. It furnishes a very fine example of what can be done in the marketing of milk on a cooperative basis. The farmer receives 7 cents per quart for his milk at his farm gate. The cooperative collects, pasteurizes and delivers the milk to the customer at an expense of $3\frac{1}{2}$ cents per quart. The consumer pays the regular competitive price of 13 cents, but the cooperator gets back about $2\frac{1}{2}$ cents per quart as his consumer dividend. The consumer gets more than 4 per cent butterfat while the average dairy customer gets about 3.6 per cent in his milk.

These cooperators at Maynard, now have chain stores with over \$50,000 invested and managed upon the self-service model of the great chains. While started by the Finnish group in the settlement, it now includes people of all nationalities and 1,200 of the town's 1,500 families cooperate to save money for family welfare as well as to practice a better way of living together.

The poultry producers of central California formed a marketing cooperative ten years ago. They did a business of \$12,500,000 last year and have returned \$2,300,000 to their members over the decade in the purchase of their food and feed supplies.

The Department of Agriculture reports the organization of a number of forestry cooperatives in the Southern pine areas. They say that the rapidity of pine growth and the growing expansion of the pulp and paper industry that now uses the type of pine not usable for lumber bids fair to greatly increase the cooperative growing of forestry.

Nearly 40 years ago a Danish settlement calling itself Danebang in Texas, found when an insect pest destroyed their crops that by cooperating they could successfully destroy the pest. They then adopted cooperation and found great improvement in their living resources thereby. Today they operate stores, cotton gins, a fire insurance company, telephone lines, a blacksmith shop and garage, and a community house. They have two cotton gins which have repaid for themselves four times over. An impor-

tant part of their program is that of recreation and adult education.

For ninety years the Amish colony at Amana, Iowa, near Iowa City, was conducted on the basis of a religious communism. Their famous German-town yarn sold on quality to the last skein. Ten years ago they concluded to give up the communistic plan and adopt the cooperative. Each family moved onto its own farm and attended to its own producer business but joined cooperatively in selling and buying. Their colony covers 26,000 acres of fertile Iowa land and their mills, making up their own produce and manufacturing their famous yarn continue to prosper. It became evident a number of years ago that the youth was inclined to take the middle of the road between the stark individualism of our *laissez faire* method of doing business and the communistic sharing of all things and living as one great family. This conception of the Christian way of life originated in Germany in 1714 and came to this country a century ago. The cooperative way of living has increased by a considerable the income of the average family over the old communistic method. They are a devout, industrious, temperate and highly moral folk.

In the Japanese resettlement colony at Bruceton, Arizona, with 20,000 Oriental residents, an educational campaign on behalf of consumers cooperation has recently been conducted with the result that 5,000 of the 8,000 families eligible to membership have signified their desire to set up a cooperative under federal laws. These prisoners of war are allowed forty cents per person daily for food, are given medical care and clothing allowance and are paid for work an average of \$13.00 to \$19.00 per month. They have set up a community council and elected to it largely the younger Japanese born in this country who are loyal to our government. Many of them are reading cooperative literature and organizing study groups. Their leaders look upon the movement not only as a wholesome thing for them in the camp while the war lasts, but as an outlet for better living after the war is over.

Cooperators in North Dakota are constructing a \$65,000 center at Jamestown to house educational activities, state offices and a meeting place for their farmers who come 3,000 strong to the annual meeting of the Farmers Union.

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They Say

More changes often take place within a dozen years after a cooperative society is first started than have taken place for a century previous. I am familiar with a district in the northwest of Ireland. It was a most wretchedly poor district. The farmers were at the mercy of the . . . agricultural middlemen. Then a dozen years ago a cooperative society was formed. I am sure that the oldest inhabitant would agree with me that more changes for the better for farmers have taken place since the cooperative society was started than he could remember in all his previous life The farmers control their own buying and selling. Their organization markets for them the eggs and poultry. It procures seeds, fertilizers, and domestic requirements. It turns the members' pigs into bacon. They have a village hall and woman's organization. They have a cooperative band, social gatherings and concerts It ought to be evident what a tremendous advantage it is to the farmer in a district to have such organizations, what a lever they can pull and control I assert there can never be any progress in rural districts or any real prosperity, without such farmers' organizations.

A. E. Russell, famous writer and Irish author of "The National Well Being."

"Cooperation has been a more important evolutionary force in the development of man than has the bitter competitive struggle for existence Competition plays a tremendously important part in evolution but the survival of the fittest does not always mean the survival of the strong, the predators, the parasites or even the adequately defended organisms. . . . It is our hope that the discovery . . . of the mechanisms and details of cooperative social organization will ultimately enable mankind to evolve beyond this present phase with its inefficiency and misery."

Alfred Edwards Emerson, Biologist, before the American Association for the Advancement of Sciences:

"There is no Methodist or Catholic way of cutting coal or marketing fish."

Father Tompkins of Antigonish:

"If I were to say what I believe was the most important single need in the world today, I would say it was this: For one people, somewhere in the world, to give to all mankind a living proof and demonstration that they can, without loss of liberty and without resort to government compulsion, solve the economic problems of this power age, end poverty in the midst of plenty and make the machine the servant of man and not his master."

"Perhaps the day will come, when this old world will not only have been forced to its knees but will also have been impressed with the intelligence that there is only one path to a better world—and that the path has to be traveled with more time spent on the knees than on rubber tires.

Congressman Jerry Voorhis.

"The Cooperative movement flourishes with democracy and it can help to keep democracy vital and dynamic. The Cooperative movement in the United States is still young. It is still growing. It has almost unlimited potentialities. But we might as well recognize that its future, like the future of so many of the institutions we love; is bound up with the future of democracy."—*Claude R. Wickard, U. S. Secretary of Agriculture.*

"Much is being said today about a new world order to take the place of the old world order when the war is at the end. If that new order is not already on its way before the war is over, we may look for it in vain. A new world order cannot be worked out in some given moment, and reduced to writing at a Conference table. It is born, not made. It is something that lives and breathes, something that needs to be worked out and prepared in the minds and in the hearts of men. It expresses itself in brotherhood, good will, and in mutual need. It is the application in all human relations of the principle of service and helpfulness. While the old order is destroying itself, a new relationship of men and of nations is already beginning its slow but sure evolution. Its name is brotherhood—its method, Cooperation."—*McKenzie King, Prime Minister of Canada.*

The Cooperative movement too long has been addressed to the aristocracy of labor and of agriculture. It must reach down into that great society, the desperately poor. They constitute the majority of the people of the world. The share-cropper of Arkansas, the coolie of Canton, the toiler of Burma, the slave of the Congo, and the peon of the Amazon; these millions of workers, with souls and minds like yours and mine, must be reached by the teachings of Rochdale. These millions of workers, whose average earnings are less than \$40 a year, are the responsibility and the opportunity of the Cooperative movement.

The billions of wealth they create, which has been carried away to Europe and to the United States to win luxury for others, must remain with the people who create it, to raise their standard of living and to win health, comfort, and decency for them. This can be done most effectively in the cooperative way. This is our task. At the close of this war, the political governments which men are fighting to preserve, are going to stand charged as guilty in the presence of the crime of poverty. The people will be the plaintiff.—*Dr. Peter James Warbasse.*

"We are the largest millers in Scotland, the largest shoe manufacturers, the largest manufacturers of tweeds and cloths of various kinds, the largest furniture manufacturers. We have learned that we can operate business far better than did those presumably great business minds who made the mess that we are now in.

"We are providing for ourselves, through our cooperative organizations, with everything the consumer needs from the cradle to the grave. Our burial societies, which provide everything and provide it at far less cost and in far better taste, handle 300 funerals a week. We provide our people with all the service and the needs of a funeral at about 12 pounds, or \$60. You know, years ago in Scotland the private funeral directors used to say that 'the time to get them was when there was a tear in the eye.' Well, we are trying to help them bear their sorrow and suffering with less tears."

"Every cooperative employee, and there are thousands of them, must be a member of a trades union. There are no strikes and no lockouts because the cooperative organization, owned by mem-

bers of trades unions, and the workers in the cooperatives, have agreed to settle any dispute over wages and working conditions without lockouts or strikes.

"We pay wages higher than are paid by private traders and higher than the union scale and we do more than that. We've just agreed to a nine-day holiday with pay for our workers and private trade gives them no holiday with pay. We have already agreed on a 12-day with pay holiday after the war.

"We have arranged to pay all the former workers in cooperatives who have gone into the war a wage of \$2.50 a week in addition to their war pay from the government. We have arranged to keep in touch with them and to send them bundles. We provide for any disability that they may suffer. We have worked with them as we should because we recognize and they recognize that they are the owners along with all other cooperators of our great organizations."

Neal Beaton, President of The Scotch Cooperative Wholesale.

1. People have within their own hands the tools to fashion their own destiny.
2. People ultimately receive the kind of government and economic system they deserve.
3. Wherever exploitation of a people takes place, it is generally done with the people's own money.
4. Whoever finances a business controls it—with one notable exception—the public, or the consumers, finance a lot of business that they do not control.
5. We have allowed money to become our master, rather than keeping it as a servant, which was its original purpose.
6. The vital element of economic control is the free decision of the user to buy in any market he chooses.
7. The cost of organization—or the cost of building true cooperatives, in time, money and effort—is never as great as the cost of not doing it.
8. Don't blame our government. Blame ourselves who have allowed situations to develop that made necessary the present governmental actions, with their consequential regimentation, subsidies, confiscatory taxation, perhaps inflation, and repudiation, and war.

International Cooperative Alliance.